

American Trust  
Company Edition  
Pages One to Eight

RICHMOND  
**RECORD HERALD**  
A RICHMOND PAPER FOR RICHMOND PEOPLE

Bank to Open  
In New Building  
February 14, 1927.

VOL. XXVI, NO. 270.

TELEPHONE Richmond 70

RICHMOND, CALIFORNIA

SATURDAY, FEB. 12, 1927.

Read It First In The Record Herald

FIVE CENTS A COPY

# AMERICAN TRUST COMPANY'S MONUMENT TO RICHMOND'S PROSPERITY



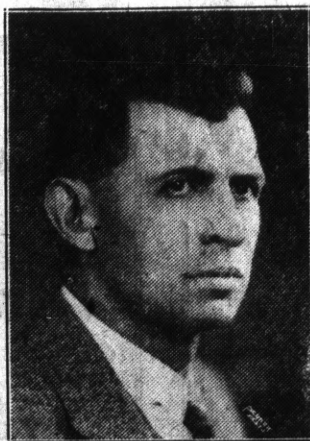
*New Home of American Trust Company, Tenth and Macdonald*

*District Manager LARKIN J. YOUNCE, In Charge In County*

LARKIN J. YOUNCE'S rapid rise in the banking world from the position of bookkeeper to that of vice president and district manager of the banks of the American Trust company in this county is indicative of his own forceful character.

Younce came from the east to the old First National bank in 1911 and worked his way up by successive advancements to the position of vice president. His promotion to the position he now occupies was due to his enterprise and ability and his grasp of the details of the banking business.

Younce is intensely interested in the welfare and growth of Richmond, and in all movements for its advancement he has always been



one of the leaders. To show the growth that Richmond has made since Younce came to this city, it

might be pertinent to say that in 1915 the combined deposits of all the banks in Richmond were less than \$500,000 while today the deposits alone of the American Trust company exceed \$4,500,000.

In addition to the three banks in this city, Younce also has charge of the banks of the American Trust company in Martinez, Concord, Pittsburg, and Byron.

Younce is a native of Ohio and a graduate of the American institute of banking. He served in the aviation service during the world war. He is a director of the Richmond chamber of commerce, member of the Berkeley Country club, Richmond lodge of Elks and McKinley lodge of Masons.



*Your new building*

Shows Confidence in  
Richmond

**Lud Johnson**

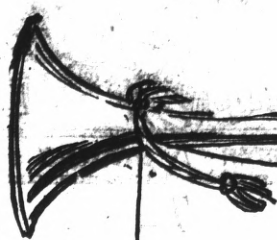
"Tire Service"  
262 Fourteenth Street

*Congratulations*

AMERICAN  
TRUST CO.

**John E. Smalley**

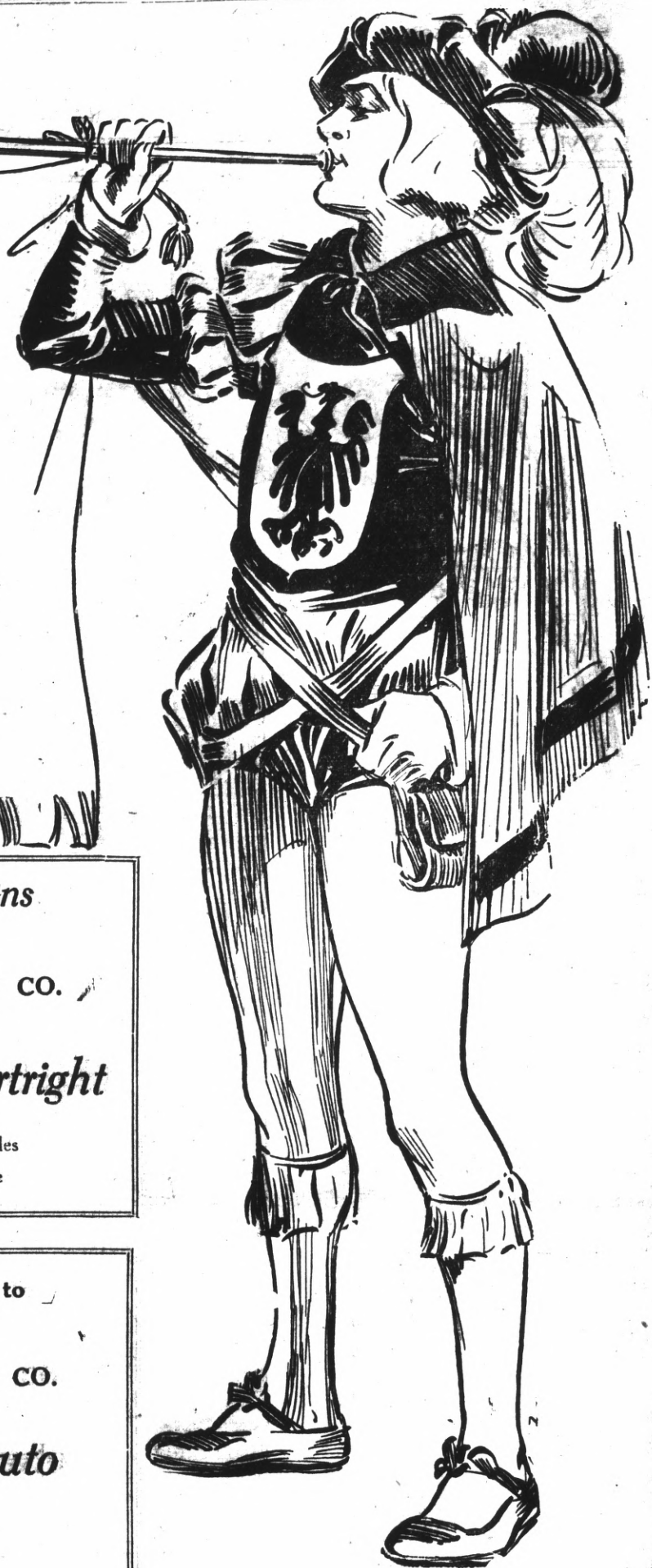
Maker of Fine Clothes  
1021 Macdonald Avenue



**Richmond  
Business Houses**

*Congratulating*

**The  
AMERICAN  
TRUST CO.**



*My Congratulations*

AMERICAN  
TRUST CO.

**S. S. Ripley**

Battery Service  
1408 Macdonald Avenue

*Your Faith in  
Richmond*

Is Well Expressed In Your  
Expansion

**F. A. Scholes**

Nash Dealer  
1427 Macdonald Avenue

*Congratulations*

And Best Wishes  
To the

AMERICAN TRUST CO.

**J. P. STROM**  
*Automotive Merchant*  
Willys-Knight—Overland Dealer  
Macdonald at 13th

AMERICAN TRUST CO.

*Congratulations*

**H. Golden**

Exclusive Chevrolet Dealer in Richmond  
1501 Macdonald Avenue

*Congratulations*

To the  
AMERICAN TRUST CO.

**Chas. M. Courtright**

Dodge Bros. Motor Vehicles  
1706 Macdonald Avenue

*Congratulations*



AMERICAN  
TRUST CO.

**PHIL DAVIS**

Hudson-Essex Distributor  
1235 Macdonald Avenue Phone Richmond 2582

*We Congratulate*  
AMERICAN TRUST CO.

Upon the Completion of Its  
New Building

**Home Furnishing Co.**

320 Ninth Street

May You Continue to  
*Prosper*  
AMERICAN TRUST CO.

**American Auto  
Top Co.**

254 Fourteenth Street

*Our*

*Congratulations*

AMERICAN TRUST CO.

More than 150 Stores in the West—  
**Western Auto  
Supply Co.**

11th and Macdonald Avenue



Best Wishes and

*Congratulations*

AMERICAN TRUST CO.

**Richmond Music Co.**

Band — Orchestra — Radios  
Telephone Richmond 1180 913 Macdonald Ave.

*Congratulations*

To the

AMERICAN TRUST CO.

**Keefe's Variety Store**

526 Macdonald Avenue

May We Offer Our  
*Congratulations*

PEERLESS SEDAN  
Fully Equipped \$1895 Here

**Wright & Madeira**

Peerless Dealers  
255-61 Sixteenth Street

*Congratulations*

The

AMERICAN TRUST CO.

**Quality Meat Market**

1034 Macdonald Avenue

AMERICAN TRUST CO.

*Congratulations*

**Geo. Sekiguchi**

"Expert Shoe Repairing"  
269 Tenth Street

*Congratulations*

AMERICAN TRUST CO.

**Armstead General  
Hardware**

Garden Tools — Garden Seeds  
734 Macdonald Avenue Phone Richmond 30

**TOGS**

*Congratulates You*  
And Wishes You  
Unbounded Success

**TOGS**

1125 Macdonald Avenue

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# NEW AMERICAN TRUST BUILDING TO OPEN MONDAY

## EARLY HISTORY OF AMERICAN TRUST CO. AND PREDECESSORS LINKED WITH CITY'S GROWTH

The history of the American Trust company in this city, the banks which make up this institution and their early history is of more than passing interest and worthy of review due to the vital part they have played in the growth and development of the city.

The city of today was made possible to a great extent by the faith, vision and courage of the men associated with and in charge of these banks. In looking back through the years, it appears that Richmond was fortunate indeed to have the counsel and help of the type and calibre of men who have always allied themselves with her financial institutions.

**FIRST NATIONAL**  
The first national bank of Richmond was chartered on April 21, 1910, by Clinton E. Worden, J. M. Quay, M. L. Regan, J. K. Lynch and S. G. Buckbee. The bank was opened on May 24, 1910.

**SOLD TO MERCANTILE**  
On October 1, 1922, the Mercantile Trust Company of California, now the American Trust Company, took over the actual operation of the First National Bank of Richmond, the Richmond Savings Bank and the Bank of Richmond. The First National and Richmond Savings Banks were designated as the First of Richmond branch and continued to operate at their old location in their building at Sixth street and Macdonald avenue.

The same staff of officers, directors and employees were retained and except for internal changes, the banks continued to operate exactly as heretofore.

C. J. Crary, the former president of the First National Bank and Richmond Savings Bank, was made Vice President and Manager and L. J. Younce, the former Vice President of the First National and Richmond Savings Banks, was made Vice President and Assistant Manager. Crary was shortly transferred to the Head Office in San Francisco and Younce became Manager.

### ADVISORY BOARD.

The former board of directors was designated as the advisory board and continued on as usual. The Bank of Richmond at that time was operating with their main office in their own building at Point Richmond and a branch office on the north east corner of Eighth street and Macdonald avenue.

### POINT BRANCH

Upon the consummation of the merger, the former main office at Point Richmond was designated as the Point Richmond Branch and continued to operate as usual with Clarence Allen, former cashier of the Bank of Richmond as Manager. He was later succeeded by Emil Esola, assistant cashier as

### McBRYDE



WARREN H. McBRIDE, member of the advisory board of the Richmond branch of the American Trust company, is secretary of the California and Hawaiian Sugar Refining company, San Francisco, and a former supervisor from this district. He was born in Alabama and came to California while a young man. He served in the Spanish-American war, and is a graduate of Alabama Polytechnic institute. McBryde was formerly assistant superintendent of the Hercules Powder company. He had charge of all war drives in Hercules, and has always taken an interest in Richmond's progress.

manager, formerly assistant cashier of the First National Bank. Esola was later transferred back to the First of Richmond Branch and succeeded by John Regello as assistant cashier and manager.

C. S. Downing, formerly President of the Bank of Richmond, remained with the Mercantile Trust Company of California and is now Assistant Vice-President and Manager of the West Berkeley Branch.

### SEVENTH STREET BRANCH

The Eighth and Macdonald Branch with J. H. Plate in charge as Manager was transferred to the north east corner of Twenty-third and Macdonald avenue, and designated as the Twenty-third and Macdonald Branch. J. H. Plate later resigned from the bank and was succeeded as Manager by H. C. Solto, formerly Assistant Cashier of the Bank of Richmond.

### FIRST NATIONAL

The First National Bank of Richmond was opened on May 24, 1910, with the following officers: CLINTON E. WORDEN, President. Director of the First National Bank of San Francisco.

President of the First National Bank of Bakersfield.

President of the East Shore and

West Shore of the San Francisco Bay.

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### CRARY



CHARLES J. CRARY is vice-president of the Mercantile Trust company of California and is a member of the advisory board of the local American Trust company. He is a native of Iowa but came to California early in life. He is a graduate of Stanford university and of the American institute of banking.

Crary was one of the original organizers of the First National Bank of Richmond. He was at first cashier and later rose to the position of president. His ability to take large responsibilities resulted in his promotion to the position he now occupies. He is active in community work and was chairman of the Liberty Loan and Red Cross campaigns during the war.

In Contra Costa county.

V. A. FENNER, hardware merchant of Point Richmond.

Later vice president of the Richmond Savings bank.

**FORMER OFFICERS.**

Shortly after opening Gove died and was succeeded as vice president by Dimm and John C. Black, chief engineer of the Standard Oil company, became a director. He now holds an influential position with the Doherty oil interests. Others who have served as directors are:

C. H. ROBERTSON, manager of the East Shore and Suburban Railway company, now assistant manager of the Marine department of the Standard Oil company.

R. W. PULSE, grocer.

H. J. WOODS, manager of the Richmond Belt railway.

W. T. HELMS, superintendent of schools since organization of the Richmond school district.

GEORGE A. KENNEDY, vice president of the First National Bank of San Francisco.

CHARLES S. RENWICK, of the Pioneer Electric company. Decora Manufacturing company. Angels Greenstone company.

A. H. CAMPBELL, superintendent of the California Cap company at Stege.

FRED B. LAMOINE, owner of several drug stores.

L. C. PONTIUS, auditor and secretary for C. E. Worden. Now deputy governor of the Federal Reserve Bank of San Francisco.

C. J. SHEPHERD, cashier. Later manager of the Federal Reserve Bank of Los Angeles and now president of the Peoples National Bank of Los Angeles.

W. F. CLARKE was for a time assistant cashier.

L. C. BONZAGNI was for a time assistant cashier, resigning to become city treasurer of Richmond.

CRARY after being cashier, served as vice president and manager, and later as president of both the First National Bank and the Richmond Savings Bank and temporarily as president of the Bank of Richmond before merger.

CLAUDE G. LEMASTERS was for a time cashier.

L. A. STEVENSON came as cashier of the bank from the cashiership of the First National Bank of Concord. He was later vice president of the First National Bank of Richmond, and is now assistant vice president of the First Berkeley branch of the Mercantile Trust company.

LARKIN J. YOUNCE was employed first as bookkeeper, then as a teller, assistant cashier, cashier, vice president. Now vice president of the Mercantile Trust company and manager of the Richmond branches.

A. J. HEALD served as assistant cashier of the First National Bank and cashier of the Richmond Savings Bank. Later manager for a branch bank in China and now cashier of the National Bank of Martinez.

FRED CAUDLE served as assistant cashier and was also cashier in the Richmond Savings Bank. Later cashier in the bank of Los Banos, assistant cashier in the Bank of Italy at Modesto. Now cashier in the First National Bank of Richmond.

IVAN CONN served as assistant cashier and was also secretary in the Richmond Savings Bank. He is now assistant cashier in the Mercantile Trust company and assistant manager in the First National of Richmond branch.

JOHN G. REGELLO served as assistant cashier.

EMIL ESOLA served as assistant cashier.

Among other former employees were:

E. A. LITTLE, secretary of the Wichita Loan and Trust Company.

ALFRED WHITTEL of the Whittell Estate, San Francisco.

FORREST M. EDWARDS, now cashier of the Oakland bank.

EARL CROWE, now financial

adviser of the bank.

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## Public Invited to Inspect Facilities of New Bank of American Trust Company

We take pleasure in announcing to the people of Richmond and vicinity that the new building of the American Trust company, Tenth street and Macdonald avenue, will be opened to the public on Monday morning February 14, at ten o'clock.

We extend a cordial invitation to all our friends and patrons to visit the new institution some time in the near future so that you may fully appreciate the banking facilities that are being offered.

The same smiling faces, and the same courteous service which has been rendered by our officers and employees in the past will be duplicated and augmented, if possible, at our new location.

We are here to render you service.  
**LARKIN J. YOUNCE,**  
Vice President and District Manager.

### FENNER



V. A. FENNER is chairman of the executive committee of the American Trust company in Richmond, came to this city in 1912. He was born in Oregon, and is a graduate of the University of California. He was attorney for the First National Bank before its merger with the Mercantile Trust, and is now retained by many large corporations such as the Giant Powder company, and the California Building and Loan Association. He served during the World War with Pershing's First Division, which was the first "over there" and the last to leave. His rank was that of first lieutenant, field artillery.

DeLap is a member of the Elks, Masons, Rotary club, and the Berkeley Country club.

editor of the Los Angeles Times.

EDITH WAMPNER, later manager in a branch bank in China. Now with the foreign department of the Mercantile Trust company.

STANLEY BERGESON, now manager at the Pittsburgh branch.

**First Dividend in 1913**

The bank was \$606.21 in the red at the end of the first seven months but after that showed a consistent profit and paid its first dividend of \$3.00 per share on December 31, 1913, which was

assisted during war.

During the war every energy was devoted to assisting the government, this work being given preference over all other. The bank subscribed heavily to the various war loans and handled over \$2,000,000 worth of U. S. securities.

It furnished free headquarters for the Red Cross, food administration, Liberty Loan and army recruiting offices in its building.

For several years prior to merger the employees were paid a bonus based on salary and years of service.

**Service and Courtesy**

Special attention was given to service and courtesy by the bank.

As the majority of the citizens are employed at various factories, loans to small borrowers, both unsecured and on homes, were consistently cared for, resulting in a close relationship with the people of the community.

The bank has always kept open extra hours on pay days as a convenience to customers.

Special attention was always given to the character of the personnel resulting in a high grade force.

A large percentage came directly from the local high school with which a close affiliation has always been maintained.

The board of directors worked

in remarkable harmony and were more than business associates, making it a point for a long time to dine together before meetings, which custom is still adhered to.

The First National Bank never foreclosed on a loan. The Richmond Savings Bank foreclosed once only because the owner of the property disappeared.

During about eight months of 1921-22 while Crary was away, Mr. Younce was acting manager of the bank.

On October 7, 1922, the banks were formally merged with the Mercantile Trust company, as the first Richmond branch with Charles J. Crary as vice president and Manager Larkin J. Younce as vice president and assistant manager. Later Crary having been transferred to other work Younce became manager. Crary remaining on the advisory board.

With its three branches located in strategic positions in the community the bank is well prepared to handle Richmond business.

Thrill is the intelligent control of money. It means planned spending, thoughtful giving, careful investment, foresight and systematic saving.

A man who demonstrates that he can save, can accumulate capital of his own, is a good credit risk. He has proven his ability to handle money.

Possibilities for profit are plentiful to the man who can meet such opportunities at least part way.

**Bank Prospered**

These two affiliated banks, under the capable direction of Charles J. Crary and Larkin J. Younce, always showed a steady and consistent growth and in every way kept pace with our young and growing city. Their policy was always to assist, in every way possible, with sound banking practice, every legitimate movement for the development of the city.

**Assisted During War**

During the war every energy was devoted to assisting the government, this work being given preference over all other. The bank subscribed heavily to the various war loans and handled over \$2,000,000 worth of U. S. securities.

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Special attention was always given to the character of the personnel resulting in a high grade force.



# Welcome to Our New Offices In the New Building Of the American Trust Company

## REMOVAL NOTICE

**T. H. DeLap**  
ATTORNEY-AT-LAW

announces the removal of his offices from  
Sixth and Macdonald to the

**Fourth Floor**

of the new building of the  
American Trust Company  
At Tenth and Macdonald.

## REMOVAL NOTICE

**Hiram E. Jacobs**  
ATTORNEY-AT-LAW  
And Deputy District Attorney

announces the removal of his offices from  
Sixth and Macdonald to the

**Fourth Floor**

of the new building of the  
American Trust Company  
At Tenth and Macdonald.



## REMOVAL NOTICE

**Dr. Lowell R. Sears**  
CHIROPRACTOR

announces the removal of his offices from  
1318 Macdonald avenue to

**Suite 202-3**

in the new building of the  
American Trust Company  
At Tenth and Macdonald.

**Telephone Rich. 286**

## REMOVAL NOTICE

**Dr. W. W. Giberson**  
DENTIST

announces the removal of his offices from  
318 Ninth street to

**Suite 205-6**

in the new building of the  
American Trust Company  
At Tenth and Macdonald.

**Telephone Rich. 140**

## REMOVAL NOTICE

**Homer W. Patterson**  
ATTORNEY-AT-LAW

announces the removal of his offices from  
Sixth and Macdonald to the

**Fourth Floor**

of the new building of the  
American Trust Company  
At Tenth and Macdonald.

## REMOVAL NOTICE

**Dr. G. A. Boehmer**  
DENTIST

announces the removal of his offices from  
1124 Macdonald avenue to

**Suite 203-4**

in the new building of the  
American Trust Company  
At Tenth and Macdonald.

**Telephone Rich. 2213**

## REMOVAL NOTICE

**Dr. Walter Cole**  
DENTIST

Wishes to announce that he has removed  
his dental offices from the Grant  
building at Sixth and Macdonald to

**Suite 306-7-8**

in the new building of the  
American Trust Company  
At Tenth and Macdonald.

**Telephone Rich. 441**

## REMOVAL NOTICE

**Miner Company**  
GENERAL CONTRACTORS AND  
ENGINEERS

announce the removal of their offices from  
Twenty-third and Macdonald to

**Suite 301 and 302**

in the new building of the  
American Trust Company  
At Tenth and Macdonald.

**Telephone Rich. 2200**

## REMOVAL NOTICE

**The Richmond Co.**  
O. M. HAVISIDE, Manager

announces the removal of its offices from  
Sixth and Macdonald to the

**Fourth Floor**

of the new building of the  
American Trust Company  
At Tenth and Macdonald.

**Telephone Rich. 410**

## REMOVAL NOTICE

**J. Ed Hill**  
ACCIDENT, AUTO, FIRE,  
HEALTH & LIFE INSURANCE

announces the removal of his offices from  
Sixth and Macdonald to

**Suite 214**

in the new building of the  
American Trust Company  
At Tenth and Macdonald.

## REMOVAL NOTICE

**H. H. Turley**  
Secretary of the  
Public Improvement Procedure Association

announces the removal of his offices from  
1015 Macdonald avenue to

**Suite 412**

in the new building of the  
American Trust Company  
At Tenth and Macdonald.

**Telephone Rich. 240**

## REMOVAL NOTICE

**W. L. Ballenger**  
INVESTMENTS

announces the removal of his offices from  
818 Macdonald avenue to

**Suite 302-3**

in the new building of the  
American Trust Company  
At Tenth and Macdonald.

**Telephone Rich. 64**

Man  
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Representing a  
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the new American  
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## FORTY-TW

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club, a dir  
Y. M. C.  
Eastern Star  
American L  
of commerce



# Many Professional Men To Have Offices In New American Trust Building

## INVESTMENT OF QUARTER OF A MILLION REPRESENTED BY NEW BANK STRUCTURE HERE

Representing an investment of nearly a quarter million dollars the new American Trust company building, Tenth street and Macdonald avenue, is one of the most imposing structures in Richmond today.

The red brick and white marble exterior is one that not only adds to the beauty of the business district but indicates the high quality of the structure.

The ground floor is further set off by arched bank windows and the other three floors are finished in an artistic manner.

### BANK ON FIRST FLOOR

The first floor equipped in the latest approved fashion for banks is so arranged that it not only provides the most convenience for the customers of the institutions but is pleasing to the eye as well.

### FORTY-TWO OFFICES

In the three upper floors devoted to offices are forty-two offices, most of which have already been leased by tenants who will take up their new quarters next week. A large center court makes all of the offices outside rooms and supplies an abundance of light and air. Special pains have been taken to provide plenty of light and ventilation in all of the spacious offices. Linoleum has been laid in all of the corridors of the building while battleship linoleum has been laid on the floors in all of the offices.

Hot and cold water is being supplied to every room and other conveniences have been put in for the benefit of the tenants of the building. Compressed air will be available on two of the floors for the use of dentists, or for similar use. An automatic system for the disposal of waste has also been installed.

**ELEVATOR SERVICE**  
A new feature in elevator service has been installed in that an operator will be on duty during the day, while by throwing a switch the elevator becomes automatic to be operated by patrons at night. The entrance to the elevator will be in the Tenth street lobby of the building.

**MAIN FLOOR**  
The entire main floor and the mezzanine will be devoted to the use of the American Trust company bank. Two entrances have been constructed to the bank lobby, one of these being on the Tenth street side and the other on Macdonald avenue. The entrances connect with an eighteen foot lobby which runs the entire length of the building.

The interior of the bank has been handsomely finished with sixteen windows for the conduct of the business of the bank. A twenty foot ceiling supported by large ornamental pillars and a beautiful scheme of decoration add materially to the appearance of the bank. A directors' room, the telephone switchboard and other

accessories of the institution have been installed on the mezzanine floor.

### BASEMENT

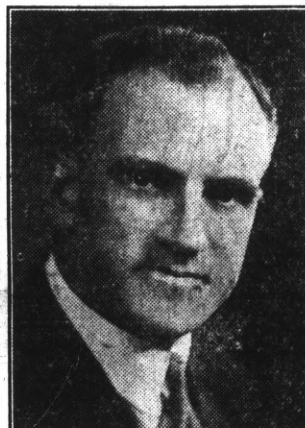
In the basement which is the full size of the building are the large vaults of the bank for the safeguarding of its funds and securities as well as the safe deposit box department. A special elevator for the use of the bank alone, will be used for carrying funds and securities from the banking rooms to the vaults below.

Entrance to the safe deposit rooms for the patrons of the bank will be gained by means of the regular building elevator. There will be three consultation rooms in the safe deposit department as well as ten rooms for the convenience of patrons.

A recreation room and a storage room has also been constructed in the basement.

The structure is one that is the equal of any banking institution of its size in the nation and is one that will add materially to the business section of the city and the patrons of the bank.

### Giberson



W. W. GIBERSON, dentist, plans to occupy a new office in the American Trust company bank building, Tenth street and Macdonald avenue. Giberson is a graduate of dentistry, Louisville, Kentucky, where he maintained the highest average in his classes during the years he studied in the institution, and was an instructor in chemistry. Before coming to Richmond eight years ago, Giberson was a resident of Breckenridge, Colorado. He is a member of the Psi Omega dental fraternity, Oakland chapter, and of the local dental society.

### Pioneer Electric Wired New Bank

J. R. Cravath, president of the Pioneer Electric company, and general engineer, personally supervised the wiring in the American Trust company bank building. The nature of the installation was such that it has brought forth much favorable comment from officials of the bank and associate contractors.

The Pioneer Electric company has been in Richmond for more than 22 years. It is directed under the able management of Cravath, president, C. S. Renwick, secretary, and George Edwards, manager. The concern wired the Standard Sanitary manufacturing plant, the Masonic temple, the Odd Fellows hall, and both syndicate buildings.

Cravath is a nationally known consulting and illumination engineer and maintains another firm in San Francisco.

James J. Hill, builder of the great railroad systems that opened to the world the vast riches of the northwest, said: "If you want to know whether you are destined to be a success or not, you will find out easily. The test is simple and infallible. Are you able to save money? If not, drop out. You will lose."

Centuries ago men locked their treasures in clumsy iron chests. How primitive this method of safe-keeping appears today compared with the safe deposit service.

Money at work earns its worth. Idle dollars are slackers. Home banks make your dollars grow.

### Jacobs



HIRAM E. JACOBS, local attorney, and deputy district attorney, will occupy a new office in the bank building of the American Trust company in Richmond, Tenth street and Macdonald avenue. Jacobs has been in Richmond since 1906. He was formerly connected with the Southern Pacific railroad company and the Standard Oil company.

He attended Hastings law college, San Francisco, as a special student, and was admitted to practice in 1915. He served as police judge from 1916 until 1918, and was appointed deputy district attorney under District Attorney D. A. Johnston.

Jacobs has a large private practice in Richmond, and in his capacity as deputy district attorney handles a large part of local cases in the superior court. He is past master of McKinley lodge of Masons, past exalted ruler of Elks, past district deputy grand ruler of bay district of Elks, past patron of Miramar chapter, Eastern Star, a member of Knights of Pythias, Moose, Ashmores' Temple, Shrine, and the chamber of commerce.

### KNOTT PAINTED NEW BUILDING

ZED KNOTT, well known painter and paper hanger of Richmond, supervised the artistic decorating and painting of the interior of the new American Trust company bank building, Tenth street and Macdonald avenue.

Knott has been in Richmond for 17 years. He painted and decorated the Peres and Fairmont schools, the Elks lodge of Oakland, and the Standard Manufacturing company's plant. He is now working on the municipal natatorium and bath house, and the Pacific Sanitary company's new three story warehouse.

The efficiency of engines is measured by the difference between the potential power in the fuel given them, and in the power they actually produce. What is your financial efficiency? Do you get every cent's worth of value from your dollars?

### Ballenger



W. L. BALLENGER, widely known investor in Richmond, will occupy new offices in the American Trust company bank building, Tenth street and Macdonald avenue.

Ballenger has been in Richmond 16 years, and was employed as cashier in the Mechanics Bank for 15 years of that time. Since severing connections with the bank he has gone into the investment business and is a believer in the future development of the city.

Ballenger is a native of Mississippi and graduated from Mississippi College in 1901.

## Origin of Bank, Services and Policy Tend To Become Local From Facts of Incorporation

### FUNCTIONS OF BANK EXPLAINED

Every one knows that the business of banking has to do with money. There are few individuals who haven't seen the stacks of silver and bundles of paper money that will be found in every bank.

The large steel vault and the barred windows are constant reminders that the bank deals in something that must be carefully protected. Naturally the first question that a person will ask is: "Where does a bank get all its money?"

The question may be answered by saying that the bank obtains its funds or money in three ways: (a) by the sale of capital stock, (b) by deposits, and (c) by earning profits. In order to see how these funds are assembled, let us follow the growth of a bank from its organization until it is well established.

**THE CAPITAL STOCK FUND**  
As a rule, a bank is started by the leading business men of the community in which it is to be located. This is important, for it means that people will have con-

### Patterson



Homer W. PATTERSON, attorney, will occupy new offices in the American Trust company bank building, Tenth street and Macdonald avenue. Patterson has been a resident of Richmond for 11 years.

He attended high school in Topeka, Kansas, and served in the army during the world war. He graduated from Stanford law college in 1913, and was associated with Sapiro, Levy, Hatfield, and Hayes, San Francisco, for two years.

Patterson has practiced in Richmond for two years. He is a member of Alpha lodge of Masons, Scots, American Legion, Red Cross and Kiwanis club.

Efficiency in men whom they know and who understand the needs of local business. It is these men who create the Capital Stock fund by buying shares of stock in the new bank.

If fifty people subscribe for ten shares each at \$100 per share and pay in cash, the bank will then have a capital or fund of \$50,000. This fund may be looked upon as the foundation upon which the bank is built. Shareholders have a vote for each share owned which gives them the right to elect the board of directors of the bank.

The board elects the officers, the president, and the cashier, and in the larger banks also the vice-presidents and assistant cashiers, and is responsible for the general policy of the bank.

### BANKS MUST BE DEVELOPED BY THE GOVERNMENT

But there is a further requirement that must be met before the bank can do business. Every bank must obtain a charter from the government before it will be permitted to open its doors to the community.

Charters for national banks are obtained from the United States government and for state banks from the banking department of the state. Each application will be carefully gone over by government officials in order that the character of the organizers and the amount of capital subscribed be sufficient to guarantee confidence.

But supervision does not end when a charter has been received. Every bank must always produce its books and open its vaults for government inspection. It can therefore be said that banks are established only by the approval

### Havside



O. M. HAVSIDE, vice-president and sales manager of the Richmond company, Inc., will have new real estate offices in the American Trust company bank building, Tenth street and Macdonald avenue.

Havside came to Richmond about a year ago to assume active charge of the sales department of the Richmond company. He was formerly connected with the Del Monte Properties company, and has been instrumental in the success of a number of major real estate activities in Contra Costa county.

of the government and that their business affairs are constantly being examined by state or federal officials.

### THE ACCUMULATION OF DEPOSITS

One of the first services rendered by a bank to the community is the safeguarding of money. Just as the bank brings together the subscriptions of the shareholders into a single fund called the Capital Stock fund, so it brings together the money of the community into another fund called deposits.

Few farmers and business men desire to carry any considerable sum of money in their pockets. Nor would merchants consider their money secure if left in the home, in the money drawer, or in small store safes. No one, whether in business, or in the home should leave money where it may be lost or stolen.

Thrifty people are constantly saving small sums from day to day that not only must be safeguarded for the future, but must so it may be assumed that \$200,000 have been deposited in the bank by the end of the first month.

There is another element in banking which it apt to be little understood by the average person. Are the deposits of a bank likely to fluctuate from day to day and from week to week?

As a general rule, every depositor has the right to withdraw part or all of his money whenever he desires. But as a matter of

### Cole



Walter C. COLE, dentist, will be a tenant of the American Trust company bank building, Tenth street and Macdonald avenue. He is a native of Humboldt county, and attended school in Sebastopol.

Cole first came to Richmond in 1919, and graduated from the University College of Physicians and Surgeons, San Francisco, the following year. He has practiced in Richmond for eight years.

Cole is a member of Elks, Harbor lodge of Masons, and the Berkeley country club.

## MINERS WILL OCCUPY OFFICE IN NEW BANK

### Miner, Sr



### Miner, Jr



GRANT L. MINER, JR., AND GRANT L. MINER, SR., of the Miner company, general contractors and consulting engineers, will occupy new offices in the American Trust company bank building, Tenth street and Macdonald avenue.

The Miner company has been in operation in Richmond five years, and has been instrumental in developing the city in its industrial growth. The Miner partnership has constructed the Republic Steel Package company plant, houses for the Richmond company, the Rust-Campbell factory, Sundial court and many others.

Miner, Sr. is a native of Wisconsin and a graduate of the University of Wisconsin law college. Miner, Jr. graduated from Carlton college, Northfield, Minnesota and Massachusetts Institute of Technology, Boston, Massachusetts.

This means that should the assets of the bank fail to provide funds sufficient to pay out the depositors in full, the stockholder, if necessary, will be called upon to pay up to one dollar for each dollar of stock which he owns. You will readily see that this is an additional protection for the depositors.

### MAKING USE OF THE CHECKING ACCOUNT

The story of how the bank gets its money is no more interesting than the one that explains how a bank account is used. All commercial banks, in addition to other services receive demand deposits or checking accounts.

When any one desires to open such an account, he is introduced by some one known to the bank; he is asked to fill out a signature card, and a deposit ticket. The pass book serves as a record of the amount deposited and a book of blank checks enables the depositor to draw out money whenever necessary.

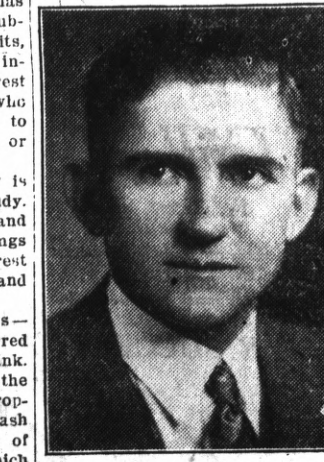
This bank check is the most remarkable development of modern banking. It is an order upon the bank to pay a certain designated amount to a person named on the face of the check or to bearer. This small piece of paper has been substituted for money in the majority of our total business payments.

Experts say that the thrifty man uses 50 per cent of his income for living, 10 per cent for education, 10 per cent for recreation, 10 per cent for charity, and 20 per cent for savings.

People who save regularly and systematically know that when vacation time comes, they will have the necessary cash to meet all the expenses of their summer recreation.

Benjamin Franklin, 1706-90, said: "Save, young man, and become respectable and respected. It is the surest way. If you would be wealthy, think of saving as well as of getting."

### Boehmer



GEORGE A. BOEHMER, dentist, will have offices in the new American Trust company bank building, Tenth street and Macdonald avenue. Boehmer was born in Colusa, California, and attended Lowell high school, San Pablo.

He saw active service overseas during the world war, and upon his discharge attended the University of California dental college. He graduated in 1926. He has been a resident of Richmond for seven years. Boehmer is a member of the local chapter of Elks, and other civic organizations.

GRANT L. MINER, Sr.(top) and Grant L. Miner Jr., general contractors and consulting engineers who will occupy offices in the new American Trust company building Tenth street and Macdonald avenue.

## H. H. TURLEY TO OCCUPY BANK OFFICE

Among those who will occupy offices in the new American Trust building, Tenth street and Macdonald avenue, is H. H. Turley, secretary of the Public Procedure association.

Turley, who has made his home in this city during the past twenty years and has played a prominent part in the city's development, is a public accountant.

At one time Turley was city clerk of the city of Richmond and gained many friends in handling the affairs of the city.

A great deal of Turley's time has been devoted to a study of street laws, especially as they relate to improvements. He is looked upon as an authority in this regard.

## MEROS PLACED ROOF ON BANK

F. A. Mero and C. S. Mero, of the Mastercraft Tile and Roofing company, Richmond, personally supervised the installation of fire-proof roofing on the American Trust company bank building, Tenth street and Macdonald avenue.

A waterproof membrane was installed in the basement between double walls, and the interior was subjected to waterproofing wherever necessary.

The Mero brothers engaged in the lumber business in San Francisco and Los Angeles prior to coming to Richmond seven years ago.

F. A. Mero is a native of Pomona, California, and C. S. Mero of San Luis Obispo, California. Recent work done by the firm includes waterproofing on the new Montgomery Ward building, Oakland, Richmond high school and the Crockett high school group of buildings.

What with the many legitimate demands on our pocketbooks, and the hundred and one temptations to spend that bob up constantly, it takes a certain length of character to save a little. But it pays you in the end.

### Hill



J. H. HILL, local insurance man, will occupy offices in the new American Trust company bank building at Tenth street and Macdonald avenue. Hill first came to Richmond in 1909. He is a graduate of Lincoln high school, San Francisco, and saw overseas service during the war. After being associated with the Standard Oil company for a number of years, he went into the insurance business in 1920. He is a member of the Rotary club, a director of the local Y. M. C. A., patron of the Eastern Star, and belongs to the American Legion, and chamber of commerce.



Growing With Richmond  
*Congratulations*

AMERICAN  
TRUST CO.

*Harry Pulse*  
REALTOR

Specializing in Lake County and Contra  
Costa County farm lands and summer homes.  
915 Macdonald Avenue Richmond, Calif.

OUR  
*Congratulations*

AMERICAN  
TRUST CO.

*Richmond Rose*

"The Florists"  
316 9th Street

*A Beautiful Building*  
*We Congratulate*

The  
AMERICAN  
TRUST CO.

*Parisian Beauty  
Parlor*

1107 Macdonald Avenue

— A Tip —

*We Congratulate*

The  
AMERICAN  
TRUST CO.

*A. L. Paulsen*

"Real Estate"  
825 Macdonald Avenue

Richmond  
Business Houses

*Congratulating*

The  
AMERICAN  
TRUST CO.



*Congratulations*

Wishing The  
AMERICAN TRUST CO.  
Success

*C. C. Olney*

325 10th Street, Richmond, Calif.

*Congratulations*

AMERICAN  
TRUST CO.

*Shoe Mart Inc.*

617 Macdonald Avenue Richmond, Calif.

*Congratulations*

To The  
AMERICAN TRUST CO.

*Richmond Hardware*

735 Macdonald Avenue Richmond, Calif.

BEST WISHES  
AND SUCCESS

*Congratulations*

*Quality Fruit Market*

1034 Macdonald Avenue Richmond, Calif.

AMERICAN  
TRUST CO.

*Congratulations*

*Loher's Market*

1135 Macdonald Avenue Richmond, Calif.

*Congratulations*

To the  
AMERICAN TRUST CO.

We Furnished the Lighting System

*Pacific Electric Mfg. Co.*

1114 Macdonald Avenue

Your New Building Is  
Wonderful

*Congratulations*

*Martin's Grill*

10th and Macdonald Avenue Richmond, Calif.

We Offer Our  
*Congratulations*  
AMERICAN TRUST CO.

*Barbikas Bros.*  
INC.

*Congratulations*  
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*Barney Clark*

1013 Macdonald Avenue Richmond, Calif.

AMERICAN  
TRUST CO.

*Congratulations*

*Geo. Olsen*

Chandler Dealer

1229 Macdonald Avenue Richmond, Calif.

WISHING YOU EVERY SUCCESS

— and —

*Congratulations*

**FURRER'S**  
ENGRAVERS & PRINTERS  
STATIONERS

*Congratulations*  
TO THE  
AMERICAN TRUST CO.

*T & D Shoe Store*

1111 Macdonald Avenue Richmond, Calif.

AMERICAN  
TRUST CO.  
*Congratulations*

*Conrad*  
THE TAILOR

254 10th Street

Richmond, Calif.

*Congratulations*  
AMERICAN TRUST CO.

*Joe Perasso*

"Electric Service"

1325 Macdonald Avenue Richmond, Calif.



## AMERICAN TRUST TAKES BIG PART IN DEVELOPMENT HERE

"Richmond first!" might be said to be the slogan of the American Trust company since it first entered the local field. From the beginning it has taken a prominent part in the affairs of the city and has contributed to the development of the many new industries which are finding Richmond a desirable place in which to do business.

The whole policy of the American Trust has been to aid in upbuilding Richmond, making it a city not of the present merely, but of the future. And in order to develop properly any city must have resources.

The American Trust company offers for this purpose not only the deposits received from local

depositors but the tremendous backing of the whole bank. Upon the consummation of the merger of the Mercantile Trust company with the American Bank, these resources totalled \$250,000,000.

### ALMOST UNLIMITED CREDIT

The old system of "cash down" has largely disappeared from the industrial picture. The prosperity of the United States is built upon a policy of credit extension that has never been equalled in the history of the world.

And this is not surprising. Industries of today rely on banks to furnish them what no other institution is able to supply. Credit rules the world.

Legitimate industries in Richmond, therefore, need never suffer

from a proper supply of funds to keep their wheels turning. The whole inexhaustible credit reservoir of the American Trust company is behind the local bank and officials stand ready to extend their cooperation. The particularly vital needs of a growing industrial community need never be held back through a shortage of credit.

Building and development in Richmond can proceed as never before. The entrance of the American Trust company in Richmond filled a pressing need in the life of the city.

### DIRECTED BY LOCAL MEN

It must not be thought that the local bank is merely a representative of a great banking institution. The local bank is local in spirit as well as in name. On the Advisory Board are men who have always been associated with the development of the city since its incorporation. They are pioneers of progress. Their names are familiar to all residents of Richmond and are properly appreciative of the needs of the citizens of Richmond. The greater part of them have long taken an active part in building up this community.

The American Trust Company of California has directed its resources through the local channels of the bank, and it exists to serve Richmond people.

### SPECIAL DEPARTMENTS

The advantage of the huge size of the American Trust company is apparent in the great number of special departments which cover every field of commercial intercourse and industry. The size of the operations of the Bank makes this specialization possible.

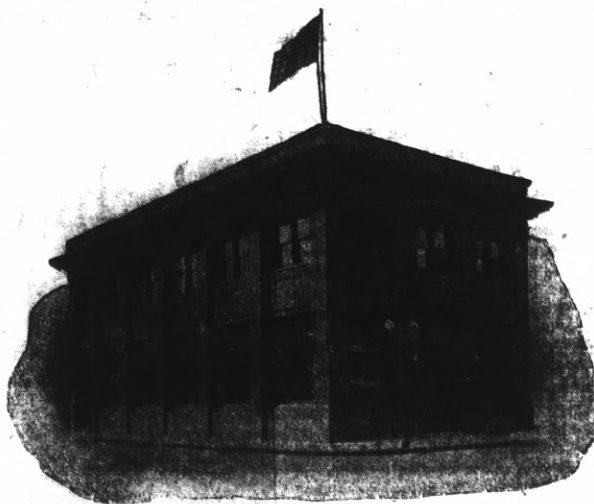
Complete departments covering every phase of modern banking are in charge of men with long years of special training. They have become specialists in their particular lines. A few of these numerous departments or divisions are: Savings, Commercial, Trust, Foreign, Credit, Bonds and Travel. All of these departments are designed to serve the people of Richmond.

### TRUST DEPARTMENT

Any description of the American Trust company of California would not be complete without a word about the Trust Department. The growth of Trust Departments in western banks has been a matter of comparatively recent years. In the east their services are much better known to the people in general, since they have been in operation for a great many years.

The Trust Department is divided into two main departments:

## Stepping Stone in History Of American Trust Co. Here



Built by the First National Bank of Richmond at Sixth Street and Macdonald Avenue in 1910 this structure has housed the Mercantile Trust Company and American Trust Company, which took over the First National Bank. Business of the American Trust Company demanded larger quarters, resulting in the construction of the new bank at Tenth Street and Macdonald Avenue. The building has been sold to the First National Bank in Richmond and will be occupied by that institution in a short time.

The Corporate Division which deals exclusively with corporations and their needs, and the Private Division which renders service to the individual.

### PRIVATE TRUST DIVISION

In brief the functions of the modern trust company are to care for the individual's property while he is living. The Private Division manages the property and protects it. The individual is relieved of all cares and burdens. After his death the Trust company is prepared to administer the estate, and carry out the expressed desires of the deceased. If so instructed it will hold the property in trust for the benefit of heirs.

### CARES OF MONEY

Many cares accompany the proprietorship of money. There are many burdens accompanying the ownership of property. To the ordinary individual these cares are confining and troublesome. Yet they are duties that command the attention of every property owner and investor.

An agency account is maintained by the American Trust company designed to relieve the business man of many of his irksome obligations. All of the

client property and resources accumulate to make it worth while. One of the greatest privileges that the state of California confers upon an individual is the right to make a will and by its provisions to direct the disposition of his or her property after death. While it is true that the State will appoint an administrator and direct the disposition of an estate this is done strictly in accordance with the hard and fast rules of succession.

These are fair and just laws, but of necessity they are made to fit the general case—the average. No provision whatever can be made to care for special cases, special bequests or the creation of a trust fund.

In the making of a will, one of the first questions that presents itself is the appointment of an executor.

### CORPORATE EXECUTOR

Here is where the modern Trust company can assist the individual who is anxious to make a proper provision for the disposal of his property after death. One of the most important services that the Trust company can render is the probate of a will and the provision of means by which an individual may create a trust, and carry out his wishes long after his death.

The advantages of a corporate executor are coming to be realized more and more every day.

Where an individual may probate a will once in a lifetime, the routine is a regular matter of business with a Trust company, and is handled as such by men who have devoted a greater part of their lives to this work.

### THE ADVANTAGES OF THE CORPORATE EXECUTOR

Among the many indisputed advantages of a corporate executor are:

No bond is required and the estate is saved this rather heavy expense.

The experience of the Trust company makes the disposal of a will a simple matter.

The corporation never dies nor takes a vacation.

The corporation is never too busy to give the proper amount of attention to every will. It also has the necessary records and machinery for quick action on the instrument.

The corporation has no ends of its own to serve and is interested only in carrying out the strict provisions of the will to the letter.

The heirs obtain the benefit of the experience and advice of competent bank officers in all matters pertaining to the will.

### THE GROWTH OF TRUST BUSINESS

The tremendous growth of Trust companies and the American Trust company in particular gives ample proof that they are filling a great need in the world of modern business. Specialization is the keynote of their success. No great industry or business in the United States today follows a program in which one man makes a complete product from its raw origin to the finished article. Every man is appointed to a task that he is particularly fitted to perform.

The American Trust company is one of the most highly specialized of banking institutions. Its departments have increased from year to year as the advantages of detailing special matters to a separate part of the great organization have become apparent.

The American Trust company as represented by its local bank invites the inspection of Richmond people. It is impossible to give even a slight resume of the serv-

ices that it is prepared to perform for every man and woman in the city. The American Trust company of Richmond is a living institution, and is for and of local people.

When you pay by check you enlist with thousands of our clients who handle their personal and business affairs in the only manner that provides automatically, accuracy of record, surety of receipt and maximum of convenience.

Any one who has saved one hundred dollars will tell you the first hundred is the hardest part of the pull. The first hundred puts you safely on the high road to independence.

There is no more excuse for a sound dollar not working than there is for a healthy man. Both should earn an income.

There's nothing that makes you feel so self reliant as a steadily-growing interest earning account in the bank.

## Congratulations

To the

# AMERICAN TRUST CO.

YOUR NEW BUILDING Adds Beauty TO RICHMOND

## Clinton B. Smith

Home of Hart-Schaffner & Marx

910 Macdonald Avenue

Richmond, Calif.

# CONGRATULATIONS

— To The —

# American Trust Co.



I Wish to Extend My Best Wishes for Success to The American Trust Co., in their occupancy of Richmond's Finest Banking and Office Building.

P. M. SANFORD.



Richmond Can Well Feel Proud of This Fine New Bank Building

# P. M. SANFORD

Contractor and Builder

TELEPHONES: RICH. 347 AND 614.

RICHMOND, CALIFORNIA



# BANKING ESSENTIAL TO BUSINESS OF COMMUNITY

## HERE IS HOW BANKS HANDLE THEIR FUNDS

The story is told of the blind men who knew little about elephants and wanted to learn more. So they decided to visit a zoo. Because of their blindness they had to rely on their sense of touch. As the first man came close to the elephant he touched its side. He decided that the elephant was like a wall. Another

touched the elephant's leg. He made up his mind that the elephant resembled a tree. Another touched the elephant's ear and he thought the elephant was a great deal like a fan. A fourth, getting hold of the elephant's tail, decided that the elephant was like a rope. Later they fell into a dispute about elephants, each believing the others to be wrong. Each was right, but it would have been better had they taken the time to find out more about the real nature of the elephant.

About many things with which we deal each day we have an incomplete idea as the blind men had of the elephant. Like the blind men we get an idea here and there. As each year passes we learn more about these institutions which influence our lives. We find how much they can do

for us and for others, particularly if we make the right use of them. It is because the bank—like the home, the school and the church—plays so large a part in the life of the city where it is located, that everyone is interested in the bank and eager to learn about it. We think of a bank as a safe place to keep our money—a storehouse from which we draw our money when we need it. But we must know more about banks than this or our knowledge is limited as that of the blind man who touched only the tail of the elephant. When we know what the purpose of the bank is, what the bank does, and what fine things it stands for, only then shall we know how to answer the question: "What is a bank?"

### WHY THE BANK IS NEEDED.

In order to understand the purpose of a bank, let us consider a small town without a bank. As this city grows and more factories spring up the wealth of the city increases and those who earn money begin to feel the need of a safe place in which to put it. Factory owners, storekeepers, and other business men need a bank close at hand because they, too, need a safe place for their money. If a bank is near at hand this cash can be secured without going out of town for it. Then, too, people do not wish to carry in their pockets or leave in their homes all the money needed to pay their bills. If we handle money in that way we may lose it. If we leave it at home, there is always the danger of fire or theft. Money placed in a savings account in a bank is not only safely kept, but also earns interest. Or if a person can put his money in a checking account in the bank it is no longer necessary for him to pay bills in coin or paper money; he can pay his bills by check. A check is an order that he gives on the bank to pay a certain amount of money to some one. This amount will be subtracted from the money he has in his checking account. Often, too, people need to borrow money to buy a home or to carry on business. Banks make loans for such purposes. When we consider the many ways in which the bank serves the people, it is clear that even small towns need the services of the bank.

### STARTING A BANK

In every small town there are certain persons who realize how much it would help them and the community to have a bank. As a rule the people who organize a bank are in business and know from experience how necessary it is to be able to transact financial business quickly and safely. They meet to organize the bank and decide on its name and the amount of money necessary to begin business. After this money has been collected, they apply to the proper official of the government for a charter. A charter is a permit to operate a bank. National banks are chartered in Washington, D. C.; other banks at the state capital.

Since the main purpose in having a bank is to operate for the benefit of all of the people in the community, the organizers go to the people in the town who are known to have money to invest and invite them to buy one or more shares of the stock of the bank. As a rule, the shares sell

for one hundred dollars each. Each shareholder is part owner of the bank.

When the money for the stock is paid in, the owners of the shares—the stockholders—elect a board of directors who determine the policies of the bank. The president of the bank is chosen from among the members of the board. A building is secured and equipped with a strong vault. Counters adding machines, typewriters, books and stationery are purchased. Clerks are employed and a cashier is placed in charge. When everything is ready, the bank opens and begins business by receiving deposits of money.

### MAKING YOUR MONEY SAFE.

We cannot understand what a bank is without knowing something about the many things that are done to protect the money of the depositors. The walls of the vault are made of finely tempered steel. Money and valuables placed inside are protected from fire and theft. A bank vault, therefore, is perhaps the only place where money and valuable papers are really safe. On this account the vault is a most useful and most necessary part of the bank. One part of the vault is reserved for boxes which are rented to customers who keep their valuables there—such as bonds, stocks and insurance papers—and who may come and open their boxes in small private rooms whenever they wish. Each evening the gold, silver, paper money, bonds and other valuable papers which the bank holds are placed in the vault and the door locked for the night. The door has a time lock and cannot be opened by any one until the next morning.

Banks are usually equipped with alarm and protective systems which make it difficult to tamper with or burglarize the vaults, even at night. They also carry insurance against fire and burglary. Those who deposit money in the bank are protected in other ways. The person working in the bank who handles large sums of money are placed under bond, which means that a bonding company agrees to make good any loss resulting from dishonesty. At the same time the law imposes severe penalties of fine and imprisonment on any bank employee who takes the funds of the bank.

The outstanding characteristic of bank employees must always be honesty. The character of those who seek positions with banks is looked up particularly in this respect. Their school record and reputations are especially inquired into. Industry, honesty, uprightness, always count for success and no real success is ever accomplished without these as foundation stones in character. As a result of the care used in keeping safe all that is placed in the bank, the people have confidence in it. We can understand therefore why the bank has such an important place in the life of the individual and the community.

### BANKING HOURS

Some folks have the idea that since banks usually open for business at nine or ten o'clock in the morning and close at two or three in the afternoon, the person who works in the bank has only a five or six hour day. This is a mistaken idea. In most banks where business is active, the hours are as long as in other kinds of offices. Before the bank opens for business in the morning all of the clerks and officers must be on hand to take care of the mail,

## First Home of American Trust Company in City of Richmond



In this store room between Fourth and Fifth streets on Macdonald avenue, the First National Bank of Richmond which through various mergers, became the American Trust Company here today, got its start. The First National was opened on May 24, 1910, and continued in business here until the building, until now occupied by the American Trust Company at Sixth and Macdonald, was completed.

various account books, cash, notes and other documents, so that when customers come to the bank they can be waited upon promptly. When the bank closes in the afternoon, the money must be counted and the proper records made on the books. There must be no mistake—even a one-cent error must be discovered. All this requires a great deal of time outside of banking hours. When banks are busy or when there is

delay in finding just where a mistake has been made bank employees are often compelled to work far into the evening. In other words, they must stick to it until the work is finished.

### CHARACTER IN BANKING.

When we understand a bank we know that honesty is the cornerstone of all it does. Those who deal with the bank do so because they have faith in it. They can only have that faith in the bank

when every one connected with it is of good character.

What a fine thing it is to think that in the thirty thousand banks in the United States the basis of business is trustworthiness! Some of our larger cities have hundreds of banks whose combined wealth totals billions of dollars. Many of our small country towns have only small banks. But wherever a bank is found in America, it is being operated on principles of honor and character.

### MONEY AND WEALTH

While the bank is principally a place where the money of people is cared for, it has much to do with the wealth of the community. It must be remembered that whatever we own is wealth, whether it be money, clothing, furniture, houses, farms, or places of business. Since the money put in the bank can be used in purchasing other things when needed, we should keep in mind that the bank merely has our stored-up wealth which can be put into an-

other form whenever we desire.

When people see how closely the bank is related to their success and progress they do not hesitate to make use of it. In fact, one of the main ideas in telling you about a bank is that you should learn how helpful the bank habit is and how much it has to do with getting ahead in the world. Therefore, we see that the bank, like the elephant visited by the blind men, has many sides. The bank is a place where money is kept, where we can borrow for our needs—and where our valuables are safely guarded. There are other ways in which a bank can be used. We should always remember that banks have a great deal to do with the success and prosperity of each person and our entire country.

A checking account is worth while, for it safeguards your money; it makes payments by mail possible; it provides a record of expenditures; it costs nothing.

## This Bank CONGRATULATES The AMERICAN TRUST COMPANY

The American Trust Company has shown faith in Richmond's continued growth by erecting its beautiful new building.

The officers of the First National Bank in Richmond are proud indeed to offer their congratulations and wish the American Trust Company continued success.

**First National Bank**  
IN RICHMOND  
611 Macdonald Avenue

Member Federal Reserve System

## Congratulations AMERICAN TRUST CO.

YOUR NEW BUILDING ADDS MUCH TO RICHMOND

**LaMoine Drug Co.**  
Ninth and Macdonald Avenue

## Congratulations to the American Trust Company

WISHING THEM EVERY  
SUCCESS  
IN THEIR  
FINE, NEW BUILDING

## Congratulations — to the — AMERICAN TRUST CO.

PAINTING IN NEW BUILDING  
DONE BY US.

**ZEB KNOTT**

Painting Contractor

319 Seventh Street

Richmond, Calif.

**Parr Terminal Corporation**  
FRED PARR, Pres.  
Richmond, California



American Trust  
Company Edition  
Pages Nine to Fourteen

# RICHMOND RECORD HERALD

A RICHMOND PAPER FOR RICHMOND PEOPLE

Bank to Open  
In New Building  
February 14, 1927

VOL. XXVI, NO. 270.

TELEPHONE Richmond 70

RICHMOND, CALIFORNIA SATURDAY, FEB. 12, 1927.

Read It First In The Record Herald

FIVE CENTS A COPY

## COURTEOUS EMPLOYEES BIG ASSET OF LOCAL BANK

### AMERICAN TRUST COMPANY IS ONE OF THE PIONEER BANKS OF PACIFIC COAST

Banking institutions form an important part in the life of any community. Lasting opinions are usually formed by visitors in a community by the character of its business institutions, the activity on its streets and the strength and business of its banks.

Surface indications may sometimes prove deceptive, but as a general rule they are rather apt to show the story of a community's progress or backwardness. The big railroad companies have long recognized this observation and have catered to it by demolishing the old, unsightly depots and erecting in their places imposing and attractive structures—agreeable to look upon and which reflect more or less accurately the character of the cities and towns of which they are so essential a part.

**GROWTH REAL HERE**  
Some communities, not so ideally favored and situated as Richmond, have struggled to live up to their outwardly impressive appearances, but here community growth and prosperity are real and have moved consistently and soundly forward through all the years of its history. No superficial aids have ever been invoked to quicken the march of its progress. Indeed, the existence of splendid natural advantages have met and will continue to meet the requirements of a large and growing population.

The new building of the first of Richmond branch of the American Trust company of California is only a step in keeping with the city's steady, progressive growth. Since May 24, 1910, when it was first established as the First National Bank of Richmond, this institution has occupied an important place in the financial history of the city and has contributed in so small measure to its present commercial and industrial success.

**OLD INSTITUTION**  
An important unit in the branch banking system of the American Trust company of California, one of the oldest and largest banking institutions on the Pacific coast, the first of Richmond branch renders all the exceptional banking facilities and services that can be found only in the largest city banks. The history of the organization



CONN

IVAN CONN, assistant manager of the Tenth street bank of the American Trust company, was one of the early pioneers in Richmond's history. He came here from Ohio the early part of 1901. After his graduation from Richmond Union high school and the American Institute of Banking he joined the personnel of the First National Bank of Richmond and became assistant cashier. He has been connected with the bank since 1913.

Conn served in the navy during the war, and since his discharge has proceeded through steady promotions to the position of assistant manager. He is a member of the Lions club, Elks, McKinley lodge of Masons, and the American Legion.

Incorporated in 1899 The Mercantile Trust company of San Francisco was incorporated in April 1899, with Frederick W. Zeile as president; vice presidents N. D. Rideout and Henry T.

### Officers of American Trust Company Here Recognized As Progressive Business Men

Richmond is fortunate in having as citizens in its community and as officials in one of its leading banks such men as make up the executive staff of the American Trust Company here. All of the officers as well as the employees are leaders in civic enterprises and take a prominent part in the growth and development of the community.

LARKIN J. YOUNCE, is vice president and district manager of the American Trust company here. He is a native of Ohio and a graduate of the American Institute of Banking. He has been connected with the local institution since November 11, formerly holding the office of vice president of the First National Bank of Richmond. Younce served as a lieutenant in the aviation corps during the World War.

IVAN CONN, is assistant manager of the local institution. He is a native of Ohio, a graduate of the Richmond Union High school and the American Institute of Banking. He has been employed by the bank since 1915. He was formerly an assistant cashier with the First National Bank of Richmond.

EMIL J. ESOLA, assistant manager of the local institution is a native of Amador county, California. He is a graduate of the Richmond Union high school and the American Institute of Banking. He has been employed by the bank since 1916, having served as assistant cashier of the First National Bank of Richmond.

JOHN G. REGELLO, manager of the Point Richmond branch of the American Trust company, is a pioneer of Richmond. His father was a pioneer farmer of Richmond before the city was incorporated. Regello is a graduate of the Richmond Union high school and has been employed by the bank since 1915. He was formerly an assistant cashier with the First National Bank of Richmond.

HENRY C. SOITO, manager of the Twenty-third street and Macdonald avenue branch is the descendant of a pioneer family of San Pablo. He is a graduate of the Richmond Union High School and has been employed by the bank since 1916. He was formerly an assistant cashier of the First National Bank of Richmond.

Scott, cashier, John D. McKee, San Francisco Accumulative Fund The other original directors were, William Babcock, Wakefield Bank, 1854, under the general corporation law, was in part a savings bank and in a part a building and loan association. It was the parent institution from which developed, in 1857, the Savings and Loan society. In 1910, after a prosperous career of more than half a century this society consolidated with the Savings Union. In the same year the San Francisco Savings Union and the Savings and Loan society consolidated as the Savings Union bank of San Francisco, and shortly thereafter the name was changed to the Savings Union bank and Trust company, under which title the later consolidation with the Mercantile Trust company of San Francisco was effected.

The Mercantile Trust company of San Francisco, the Mercantile National bank of San Francisco and the Savings Union bank and Trust company were consolidated on July 3, 1920, under the name of the Mercantile Trust company. John D. McKee, who was president of the Mercantile National, became chairman of the board of directors, and John S. Drum, president of the Savings Union, became president of the consolidated bank, in which positions they have served continuously since. In October 1922, the name of the corporation was changed to the Mercantile Trust company of California.

In October 1922, there was acquired the business and assets of the First National bank of Richmond and the Richmond Savings bank, and on November 25 of the same year the Twenty-third street and Macdonald avenue office of the Mercantile was established, which gave the city of Richmond complete and convenient banking services. Prior to October, 1922, and subsequently thereto, the Mercantile has acquired by merger or purchase other banks in the metropolitan area, or central California. At the present time, there are fifty-eight banking offices of the Mercantile Trust company of California located in the San Francisco bay region.

**The Fire of 1906**  
When the disastrous fire of April 1906 overwhelmed San Francisco, this building was one of the few in the banking district that escaped complete destruction and the bank was able to resume such business as was then possible, while the ruins around it were still smoldering. About three years after the fire in 1909 it was decided to organize within the Mercantile Trust company a national bank, to which the commercial business of the institution would be transferred. As a result the Mercantile National Bank of San Francisco was organized in 1910 with a capital of \$2,000,000, and thereafter the state institution, the Mercantile Trust company, continued to operate strictly as a trust company.

The Mercantile Trust company's building on California street was the home of both institutions.

**ABSORBS UNION BANK**  
In July 1920, the Mercantile Trust company of San Francisco was greatly enlarged by the absorption of the Savings Union bank and Trust company. This institution was a pioneer bank dating back through reorganization and consolidation to 1854. The

### SANFORD AIDED IN PUTTING UP NEW EDIFICE

The contract of P. M. Sanford, general contractor, called for finishing all the woodwork in the new American Trust company bank building, Tenth street and Macdonald avenue. The finished work in interior trimming and wood framing represents one of the finest pieces of cabinet making in any Richmond bank.

Sanford has constructed many fine school buildings in Richmond, the Albert's and Winter's buildings, modern stores on Macdonald avenue, and more recently the Buick and Studebaker garages and salesrooms.

Sanford came to Richmond from San Francisco about ten years ago. He is serving his second term as president of the local chamber of commerce, and was president of the Builders' exchange for four years.

### ESOLA



Desides being assistant cashier of the Tenth street bank of the American Trust company, EMIL J. ESOLA is a talented musician well known in musical circles about the bay. Esola is a native of Amador county, a graduate of Richmond Union high school and the American Institute of Banking. He has lived in Richmond since 1904 and deserves to be classed with the early pioneers who developed the city. Esola was formerly assistant cashier of the First National bank. He has been employed by the bank since 1916. He is a member of the Elks, Redmen, and Kiwanis.

### REGELLO



JOHN G. REGELLO is manager of the Point Richmond branch of the American Trust company. He was a resident in the Richmond section before the city was incorporated. Following his graduation at the Richmond Union high school he was employed by the First National bank and worked up to the position of assistant cashier. He has been employed by the bank since 1915. Regello is a member of the Elks and Kiwanis clubs.

### Pope Asked to Release Secrecy Of a Confession

(By Universal Service)  
By O. D. TOLISCHUS

BERLIN, Feb. 11.—An appeal to the Pope to lift the secrecy of a confession as that an innocent man serving a life sentence for murder may be freed has been made by a "lifer" in the Austrian state prison at Stein on the Danube.

The prisoner, Martin Mayerhofen, had been sentenced to life imprisonment four years ago on charges of murdering a policeman. Another man, named Weininger, confessed on his death bed recently that he had committed the murder and in the presence of a prison official told Mayerhofen, whom he had called as well, that he had told the full details of the crime to the prison clergyman.

"You will be free soon," were the last words of the dying man. When, however, on the ground of this confession Mayerhofen requested the court to reopen the case he was informed that this was impossible because the clergyman refused to reveal what the dead man had told in his confessional.

"To break the secrecy of a confession would be a sacrilege," the clergyman maintained. Mayerhofen puts his hopes for freedom now on the intervention of the Pope. Because of the issue involved, the case is attracting a great deal of attention in Austria.

strength that each institution then possessed independent of the other, with resources in excess of \$250,000,000 and with more than 83 branches in the San Francisco bay region.

### London Has Ice Rink For Tourists

(By Universal Service)

LONDON, Feb. 11.—Two new attractions are promised for American visitors to London this year. One is a permanent ice rink built in Belgravia which is intended to be one of the smartest and most exclusive clubs in London.

The other attraction is an automatic greyhound racing track at Shepherd's Bush which will be opened on May 1. The Duchess of Sutherland, Lady Malmstone and Lady Cholmondeley are taking a keen interest in it.

Start spring's miracle working in your financial affairs and reap a harvest of comfort and independence.

### SOITO



HENRY C. SOITO is manager of the Twenty-third and Macdonald branch of the American Trust company bank. He was born in San Pablo in 1897 of a pioneer family. His maternal grandfather came around the Horn during the gold rush in 1849 and settled in what is known as Point Richmond.

Soito is a graduate of the San Pablo school and the Richmond high school, class of 1916. He entered the employ of the Bank of Richmond immediately after his graduation, and when that bank was merged with the Mercantile Trust company became assistant cashier. He later was promoted to assistant manager of Point Richmond branch, and was transferred to the Twenty-third and Macdonald branch in 1923.

He has interested himself in civic affairs and served two terms as member of the board of trustees of the San Pablo school district.

### TRUSTED EMPLOYEES REPRESENT BIG ASSET TO THE AMERICAN TRUST CO. BANKS IN THIS CITY

#### WILLIAM H. BOYD

William H. Boyd is employed in the Trust Department of the local branch of the American Trust company. He is a graduate of the Chico State College and was formerly Supervising Principal of the Richmond schools. He became a part of the Bank's personnel in 1926.

#### ROY E. BLISS

Roy E. Bliss, receiving teller, of the American Trust company bank in Richmond, is a graduate of Santa Clara university. He was formerly employed by the Wells Fargo Nevada National bank in San Francisco. Bliss was employed in the local bank in 1926.

#### A. ARMANINI

A. Armanini, chief janitor of the American Trust company bank in Richmond, has been in the employ of the Bank for over 11 years.

#### FRED B. HICKS

Fred B. Hicks, of the safe deposit department in the American Trust company bank in Richmond, has been a resident of this city for a number of years. He was formerly connected with the Standard Oil company.

(Continued on Page 10.)

## The HERMANN SAFE CO.

Designers & Manufacturers

Safes, Vaults  
Safe Deposit Boxes and  
Bank Equipment

Have furnished and installed the  
steel vaults and safe deposit  
equipment in the new building of

The  
AMERICAN  
TRUST COMPANY  
First of Richmond Branch  
Richmond, Calif.

Cor. Howard and Main Streets  
San Francisco, California

## Congratulating — THE — AMERICAN TRUST CO.

Upon The Completion Of Their  
New Building

ROOFING DONE  
BY US

## Mastercraft Tile & Roofing Co.

F. A. MERO, Manager

No. 1, Twentieth Street

Richmond, Calif.



## TRUSTED EMPLOYEES REPRESENT BIG ASSET TO THE AMERICAN TRUST BANKS IN THIS CITY

(Continued from Page 9.)

### MALCOLM BECK

Malcolm Beck, messenger of the local American Trust company bank is a graduate of Ukiah high school. He was first employed by the Bank in December, 1926.

### RICHARD A. AUSTIN

Richard A. Austin, paying teller of the American Trust company in Richmond, is a graduate of the Richmond Union high school. He has lived in Richmond for 14 years and has been with the bank for seven years.

### ERROL LANE

Errol Lane, teller in the local American Trust company bank, is a graduate of the Richmond Union high school. He was formerly employed by the Standard Oil company. He has resided in Richmond for 20 years. He was first employed by the American Trust company bank in Richmond in 1926.

### DUKE SALLEE

Duke Sallee bookkeeper of the commercial department of the local American Trust company bank, was first employed during 1925. He is a graduate of the Richmond Union high school and has resided in Richmond almost two years.

### LAWRENCE HOLLAND

Lawrence Holland is a bookkeeper in the commercial department of the American Trust company bank in Richmond. He was first employed in 1926. Holland is a graduate of the Richmond Union high school and has lived in Richmond for the past nine years.

### HERMAN J. WERBE

Herman J. Werbe, accountant in the American Trust company bank in Richmond, was employed

during 1926. He is a graduate of Mt. Vernon high school and La Salle Extension university. He was formerly employed by Libby McNeill and Libby.

### EVELYN M. PAYNE

Evelyn M. Payne is secretary to the manager of the American Trust company bank in Richmond. Miss Payne is a graduate of the Richmond Union high school and has resided in Richmond for 15 years. She has been with the Bank since 1917.

### CAROLINE M. DAVIDSON

Caroline M. Davidson holds the position of exchange teller in the local American Trust company bank. Miss Davidson is a graduate of the Richmond Union high school and has resided in Richmond for nine years. She has been employed by the Bank since 1920.

### AGNES KLEM

Agnes Klem, statement and safe deposit teller of the American Trust company bank in Richmond, is a graduate of the Richmond Union high school. Mrs. Klem has resided in the vicinity of Richmond for 14 years. She was first employed by the Bank in 1922.

### JULIA DESMOND

Julia Desmond, stenographer in the local American Trust company bank, is a graduate of the Richmond Union high school. Miss Desmond has resided in Richmond for 18 years. She has been with the Bank since 1924.

### GWENDOLYN PIERCE

Gwendolyn Pierce, stenographer in the American Trust company bank in Richmond, is a graduate of the Richmond Union high school and has lived in Richmond for three years. She was first employed by the Bank in 1926.

### JENNIE T. NORA

Jennie T. Nora, savings bookkeeper of the local American Trust company bank, was employed by the Bank during 1926. Miss Nora is a graduate of Bret Harte school. She was formerly employed by the Calaveras county bank in Angel's Camp.

### FERDA EDGECOMBE

Ferda Lee Edgcombe is school savings teller in the American Trust company bank in Richmond. Miss Edgcombe is a high school graduate and was formerly employed by a bank in Texas. She has been with the local Bank for one year.

### GARLAND HOWARD

Garland Howard is assistant to the manager of the Point Richmond branch of the American Trust company. Howard is a graduate of the Richmond Union high school and has been employed by the Bank since 1918.

### AIRETTA COON

Airetta Coon is teller of the Point Richmond branch of the American Trust company. Miss Coon is a graduate of the Richmond Union high school and has resided in this city for 21 years. She entered the employ of the Bank in 1923.

### RALPH ANDERSON

Ralph Anderson is assistant to the manager of the Twenty-third street and Macdonald avenue branch of the American Trust company. He is a graduate of the Richmond Union high school and has lived in Richmond for eight years. He first entered the employ of the Bank in 1922.

### EDNA JOHNS

Edna Johns is teller in the Twenty-third street and Macdonald avenue branch of the American Trust company. Miss Johns is a graduate of Richmond Union high school and entered the employ of the Bank during 1925. She has lived in Richmond seven years.

### ALBERT G. NEWSON

Albert G. Newson is elevator operator of the local American Trust company bank. He has been a resident of Richmond for many years, and was employed in

## HIGH TENSION IN CHINA AS TROOPS LAND

(City Universal Service)

SHANGHAI, Feb. 11.—Three hundred marines arrived here today. British troops are due from Hong Kong tomorrow.

This may intensify an already critical situation. Both the Chinese factions have asked England not to send troops to Chang Tsoin, war lord of the north, in an interview in Peking today said the dispatch of American troops may cause further disorders.

He also said that he could not accede to Secretary Kellogg's suggestion that Shanghai be declared neutral territory.

Dispatches from the war area today, though meagre, indicated that Sun Chuan Fang is still withstanding the Cantonese push toward Shanghai.

### Decisive Battle

It is believed here that the present engagement will be one of the decisive battles of the Civil War as both sides have been heavily reinforced.

In sending troops to Shanghai, England has ignored the requests of both factions. The facts that the troops are due tomorrow has increased the tension here.

Chang Tso Lin, in his interview, said that America will only play into Russia hands by sending troops. He said the Russians would use their presence here to incite Chinese mobs with dire results. He added:

"America can assist in the present situation by not following the British example of sending troops to Shanghai which irritates Chinese public opinion."

It is easy to save when once you get the habit.

Make it a rule to lay aside a certain sum from your earnings each week or month. When you can afford it, increase the amount.

You will be surprised how quickly a savings account will grow.

Money has often proved the sturdy spade that helps us to dig deep and find happiness. It can be accumulated safely in a bank.

his present capacity in January of this year.

## IN THE MATTER OF HARDWARE

From the ground up it is important that the construction and equipment of a new home shall come up to well-recognized standards.

No detail is more important than the selection of serviceable hardware trimmings that will blend harmoniously with the rest of the building.

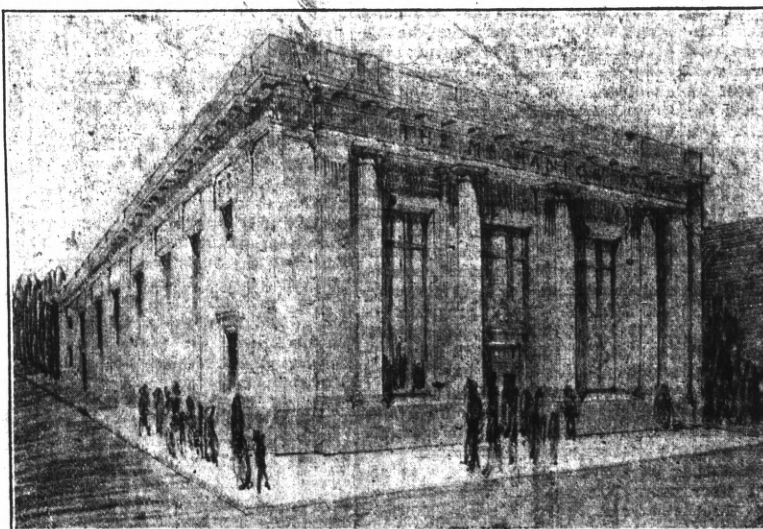
As agents of Sargent & Co. we shall be glad to have you consult with us on any project, large or small.

**Associated Hardware Co.**  
San Pablo Avenue and 40th Street  
Oakland

# We Are Happy To Extend Our Congratulations — To The — American Trust Co.

*Richmond Is  
Growing  
Rapidly*

The American Trust Co. is  
keeping pace with the times.  
THEIR NEW BUILDING  
IS AN ASSET TO  
RICHMOND



*Richmond  
Banks*

*The Watchman of "Olden  
Times" safeguarded the com-  
munity by his vigilance.*

With the same zeal the Banks  
of Richmond stand guard over  
their depositors' interests, alert to  
sense financial dangers, and  
ready to protect with their fore-  
sight and experience.

**We Wish The American Trust Co. Unlimited Success**

NINTH  
and  
MACDONALD  
AVE.

## The Mechanics Bank

The Largest Independent Bank in Contra Costa County

NINTH  
and  
MACDONALD  
AVE.



## Vienna, Once Gayest City Claims To Lead World In Paying Exorbitant Taxes

(By Universal Service)

By KARL H. VON WIEGAND

VIENNA, Feb. 11.—The city of Vienna, close on to two million population, lays claim to the doubtful fame of being the most taxed city probably in all the world. Vienna's renown hitherto has been largely based on its beautiful women, its music and art and the stable character of the Viennese. Today it is slowly being suffocated with taxes. A statistician has figured out that the Viennese pay 186 different taxes. That seems a slight exaggeration.

Vienna which at one time vied with Paris for beauty and life and gaiety, is today a living cemetery. The monuments are the beautiful palaces, the splendid museums, the wonderful broad avenues, of the one-time Hapsburg Imperial capital—metropolis of all eastern and south eastern Europe.

What the peace treaties of Ver-

sailles and Trianon, with the aid of the good-intentioned but much deceived and misguided Woodrow Wilson, did not do to Vienna, the Socialist regime in power is completing. Their theory is, bring down the inspiring mountain peaks and hill-tops and fill the valleys. The tools of the grave-diggers of Vienna as it was, are taxes, more taxes, bigger taxes.

### SOME OF THE TAXES.

Here are just a few of the taxes:

1. Advertisement taxes on all advertisements in newspapers or magazines. It runs up to 35 per cent.

2. Placard tax, on all billboards or cards publicly displayed.

3. Concession tax paid by all shop-keepers.

4. "Building tax," paid by all restaurant or coffee house proprietors where there is a general room in which the public eats or drinks. This tax is for building homes for working people.

5. Fire tax for maintenance of the fire department.

6. Power tax, levied on all places using electricity, gas or city water.

7. Welfare tax levied on all employers.

8. City sales tax.

9. City liquor tax.

10. Food and enjoyment tax on hotel dining room and restaurants. This runs up to 40 per cent of the gross receipts where there is music.

11. Theater and entertainment tax.

12. City profit tax.

13. Income tax.

14. Automobile tax.

15. Sick, accident, invalid insurances. Being compulsory they are in effect taxes.

16. Rental tax. It takes the place of rents paid to the landlord which under the socialist laws of Vienna, are sometimes as low as five cents a month for an apartment after rental tax and upkeep is deducted.

The taxes range all the way from negligible amounts paid on each brick used in house construction to 65 per cent of the

gross receipts of night clubs, cabarets and dance places. The tax on a Ford car is about \$125 a year or nearly half as much as such a car costs in America. On a Buick it is around \$250. On my 80 horse-power car it is \$850 a year, therefore I never use it in Austria.

### IMPORT DUTIES.

Import duty and city taxes on a bottle of French champagne is three times the original cost of the champagne. A tablespoon of caviar costs \$2.50, and oysters up to 35 cents each, because of duty and taxes. And then Vienna wonders why American and English visitors are so scarce.

The concert tax which, I am told, runs up to 70 per cent of the gross receipts, has killed Vienna as one of the finest concert cities in Europe. There are even special book taxes on all books sold.

The city of Vienna is controlled and run by the socialist party (not to be confused with the Christian socialists, which is Catholic). The Czar of Vienna is Herr Bretnner, head of the finance department, probably the most despotic and dictatorial in all the world. Herr Bretnner has improved on the Soviet system in Russia. He lets the middle class and intellectuals live and work that they may pay taxes. His foes call him a "tax sadist," others say that he must be a reincarnation of the Pharaoh of Egypt.

Holding the world's record for taxes, Vienna is at the same time probably the richest city in Europe today. Bretnner with his "tax juggernaut," is credited with rolling up a surplus of about \$110,000,000. Notwithstanding this the city government, I am informed by English financiers, is contemplating floating a municipal loan in England or America, and keep as much as possible of this surplus.

### POLICY OPPOSED

The foes of the socialist regime in Vienna, charge that the city, especially the finance department is run largely for the benefit of the socialists and their cause and the fear is expressed that the small sums are being diverted for party purposes. It is pointed out that the socialist party maintains its own private "socialist army" placed at 45,000 boys and young men as insurance against forcible overthrow, and has great influence in the small state army. For a time the socialist party had its own private police on the streets of Vienna alongside of the regular municipal police.

Aside from the iron grip of the socialists on Vienna, the socialist trades unions have the city tightly organized. Many a non-socialist worker is compelled to pay a weekly tribute to the socialist trades union or lose his job.

The city government has built numerous apartments and homes for the working classes. Good socialists, of course, are given preference. They are given nominal rents ranging from 42 cents to \$1.40 a month which is primarily for the upkeep. The city as its own landlord, pays no taxes to the city treasury on the building.

**CITY CONTROLS RENTING**  
The city controls all renting of houses, apartment and rooms, says who may have a place and how many rooms. It is another tremendous power in the hands of the socialist. There is a tax of 20 per cent on hotel rooms. There are taxes on windows, pianos, gramophone, clocks. I mean city taxes.

The Viennese are an easy going people. They stood for the old Imperial Hapsburg regime, top-heavy with archdukes and archduchesses and a delightful but soft aristocracy. They stand for the other extreme today, the radical socialist regime. And they would stand for an Italian Mussolini tomorrow or a German Ludendorff. There is no fight in them. The middle class is demoralized and spineless. Organization there is only among the socialists. They are vastly in the majority in Vienna and increasing by non-socialists joining in order to get some of the benefits. The democratic principle is that the majority shall rule. It is being applied in Vienna with a vengeance and the angle that the minorities shall work for the majority.

I asked numerous Viennese "why do you stand for it?" Without a single exception, the reply "Was kann man machen." (What can we do). That's the philosophy of the Viennese middle class and non-socialists.

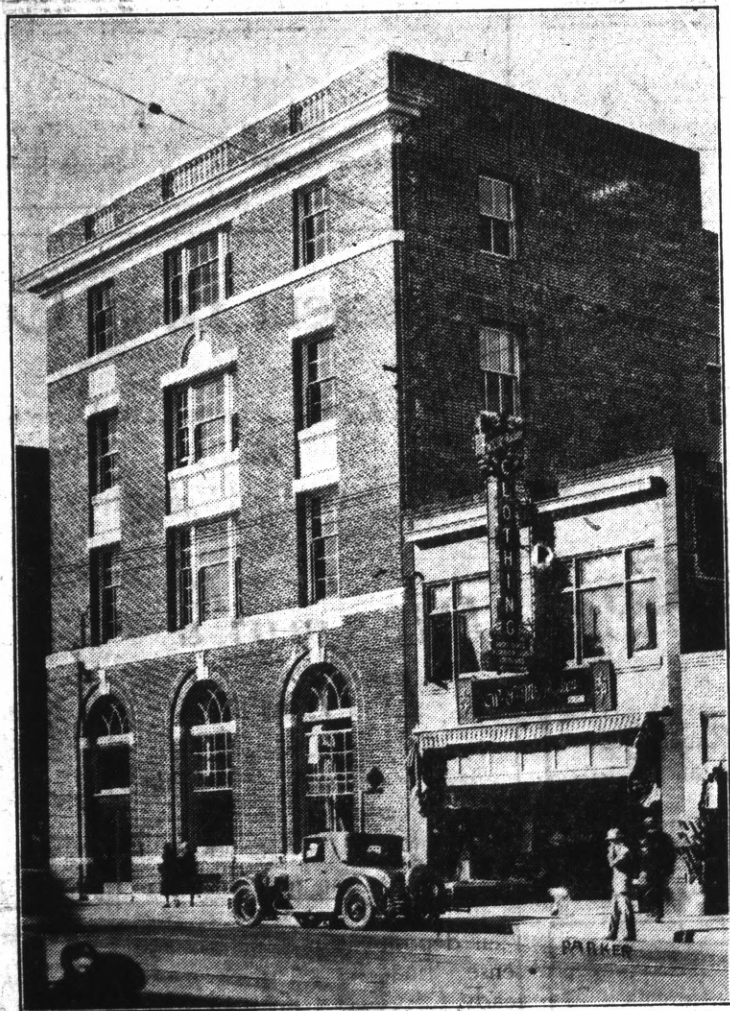
## Congratulations AMERICAN TRUST CO.

We installed the  
Electric Wiring

Pioneer Electric Co.  
CONTRACTORS DEALERS  
ENGINEERS

1113 Macdonald Avenue Richmond, Calif.

DRESS WELL AND SUCCEED!



## WELCOME!

W. S. McRacken—as an immediate neighbor—extends the heartiest welcome to the American Trust Company in its new location.

**W. S. McRacken**  
All That Men Wear  
1011 MACDONALD AVENUE



# I Am Happy to CONGRATULATE

## The AMERICAN TRUST COMPANY

Upon the completion of  
Their Fine New Building  
May they continue to prosper

## F. A. MULLER

General Contractor

Owner of Muller Building at Tenth and Macdonald

Office: Syndicate Building, Oakland, California



## Richmond

has the most promising future of any city in California.

New industries are being attracted by reason of the advantages this city has to offer—more homes are being built—new families are coming into our midst—and prosperity fills the air. Richmond will grow.

## THE AMERICAN TRUST CO.

Through Its New Building Is Showing  
Confidence In The Future  
Of Richmond

We Offer Our Congratulations  
**Western States Gas & Electric Co.**  
Richmond, California



# West Side Merchants Extend Greetings To AMERICAN TRUST CO.

## Palmateer's Drug Store

PRESCRIPTION  
SPECIALISTS

134 Washington Avenue Phone Rich. 127

## West Side Market

CHAS. CERIDONO, Prop.

GROCERIES, FRUITS  
and  
VEGETABLES

147 West Richmond Ave. Phone Rich. 135

## WEST SIDE BRANCH OLDEST BANK IN CITY

The west side branch of the American Trust company, is the oldest banking institution in Richmond, and was first organized at a time when there was not a building on the east side.

The organizer was Waverley Stairley, and it was first opened in a small frame building on Richmond avenue. Later the building that it occupies was erected by Lyman Naugle, one of the pioneer residents of Richmond, and this building has since been its home.

Later Stairley sold the majority stock in the Bank of Richmond to W. K. Cole, and Cole later sold to the Mercantile Trust company, now the American Trust company.

This bank has made a steady growth since its doors were opened, and since it was taken over by the American Trust company, the increase in business has been so great that the quarters of the bank have been increased.

John Regello is the local manager of this branch.

### New Cure for Diabetes Found

(By Universal Service)  
BERLIN, Feb. 11.—A new preparation to cure diabetes has just been patented by the Czechoslovakian patent office at Prague. It is called Inulin and is supposed to be an improved insulin.

It is taken in the form of tablets.

Banking accommodations and the confidence of your banker are valuable assets to have in these days.

Get your boys started right in their banking arrangements.

## With American Trust Co. Where the West Side Banks

Located at Washington and Richmond avenue this pioneer bank building now houses the west side branch of the American Trust Company. It was originally used by the old Bank of Richmond which was absorbed by the Mercantile Trust Company, now the American Trust Company. A complete service to residents of the district is afforded by this branch bank.



## DODGE DIVORCE RUMOR CAUSES CONTROVERSY

(By Universal Service)

By WILLIAM HILLMAN  
PARIS, Feb. 11.—"If Mrs. Dodge is suing for divorce I am returning to America immediately."

Horace Dodge made that statement to Universal Service tonight in the first interview he has given during his stay in France. He added:

"I certainly would do nothing but let my wife go through with

a divorce if she wants it, but I have no news outside of newspaper reports that my wife has taken any action.

"Frankly I am puzzled and cannot understand why she has not informed me. She has been in communication with me several times since the reported divorce action but made no mention of it. I cannot believe it is true."

Mrs. Dodge III

DETROIT, Feb. 11.—Dr. J. Stuart Hudson, Mrs. Horace E. Dodge's physician, said tonight that Mrs. Dodge is in an extremely nervous condition brought on by reports that she plans to seek a divorce. He added how ever that she would be well enough in a few days to see her friends.

It's easy to save for a vacation before you've had it, for then each deposit merely emphasizes your happy anticipations.

## Liberty Market

Member of United  
Groceries

Imported and Domestic Groceries  
U. S. Inspected Meats  
Fresh Fruits and Vegetables Daily

Free Delivery

111-15 Washington Ave. Phone Rich. 1054-W

## Eagle Cafe

G. B. SOLICH, Prop.

Best of Food and Quick  
Service

LUNCHES MADE TO ORDER

57 Washington Ave. Phone Rich. 179

## New Roma Hotel

Special Italian And French  
Dinners and Banquets

117 Standard Ave. Phone Rich. 107

## Torino Bakery

PAUL ROBINO, JOE REVELLI and D. MARCHISO,  
Proprietors

French and American Bread  
Pies, Cakes, French Rolls  
and Pastries

126 Standard Ave. Phone Rich. 168

## Furniture And House Fittings

USE OUR  
"COURTEOUS CREDIT"

## L. H. Schrader Co.

C. F. WESTWOOD, Mgr.

Headquarters for:

Wedgewood Stoves and Ranges,  
Linoleums, Carpets, Rugs and  
Crockery

145 Washington Ave. Phone Rich. 1062

## Chasseur Bros. Co.

Full Line of Imported and Domestic  
Groceries  
Fruits and Vegetables

Free Delivery

128 Standard Ave. Phone Rich. 114

## H. G. Stidham

Real Estate  
General and Life Insurance  
Bonding and Notary Public

163 Washington Ave. Phone Rich. 135

## Standard Fruit Market

All Kinds of Produce  
PHONE RICHMOND 423

## Santa Fe Market

First Class Meats  
PHONE RICHMOND 163

## Westside Grocery

Full Line of Fancy Groceries  
PHONE RICHMOND 895

153 West Richmond Ave. West Richmond

## Westside Garage

"MOST MILES  
PER DOLLAR"

110 Garrard Boulevard Phone Rich. 2102

## Richmond French Laundry

Ladies and Gents Fine Work

Flannels, Lace Curtains  
a Specialty

120 Standard Ave. Phone Rich. 345



# East Of The Subway Extends Greetings To AMERICAN TRUST CO.

## Parker Studio

Twelve 4x6 Photos And One 8x10  
Colored. Reg. \$12.00

**\$7.50**

255 Twenty Second Street

Phone Rich. 355

**CONGRATULATIONS!**  
**American Trust Co.**

## Coster the Tire Man

2202 Macdonald Avenue

Phone Richmond 2314

## ELITE Hat Shoppe

Hats Cleaned and Blocked  
Suits Cleaned and Pressed

2205 Macdonald Avenue

Phone Rich. 589-R

## C. J. Lambrecht

COAL AND WOOD

Sole Agents For:

Petroleum Coke for Furnaces and Heaters  
Feed and Building Material

2207 Macdonald Avenue

Phone Rich. 1058

## Reliable Hardware

Glass and Glazing

Paints, Oils, Household Goods,  
Etc.

2209 Macdonald Avenue

Phone Rich. 981-W

## George Doll

PLUMBING CONTRACTOR

Estimates on all classes of work.

Telephone Rich. 981-W

2209 Macdonald Avenue,

Richmond, Calif.

## NEW BUILDING TO HOUSE 23RD STREET BRANCH

With the announcement of the purchase by the American Trust Company of a site for a new branch bank at Twenty-third street and Macdonald avenue on December 14 in the RECORD-HERALD, another forward step in the history of the organization in this city was noted.

The rapid growth of the business district in the vicinity of Twenty-third street and Macdonald avenue and the rapidly growing residential section in that vicinity which indicates an even larger growth of the business section has prompted the bank to purchase the site for a new bank building for this branch which will be in keeping with the rapid development of the community, according to Larkin J. Younce, vice president and manager of the bank for this district.

Plans are now being considered by the company for the construction of a two story bank building on the corner. This building as planned will be approximately 50 by 100 feet. The entire first floor will be occupied by the bank with the possible exception of a small store on Twenty-third street. The upper floor will be devoted to offices. The cost of the building is estimated at approximately \$50,000.

When you save to spend your dollars earn interest in the savings bank until your definite objective is attained.

A creed of success: to earn money honestly, to spend it intelligently, to invest it wisely, to save it regularly.

Give your children the right start. Teach them how to save.

## Branch Bank Which Serves Eastern Section of This City

Situated in one of the fastest growing sections of the city the Twenty-third street and Macdonald avenue branch of the American Trust company is one of the most important units of the local organization. It affords a great convenience to the residents of the eastern section of the city. It was established shortly after the Mercantile Trust Company acquired the First National Bank of Richmond in 1922.



## REVOLUTION IN PORTUGAL IS UNDER CONTROL

(By Universal Service)

LONDON, Feb. 11.—"The revolution has been completely suppressed," declared a dispatch received by the Portuguese legation here this afternoon.

The situation in Portugal, however, is believed still to be grave as the censorship is still rigid

and few disjointed reports leaked out.

These dispatches indicate that the sanguinary fighting at Oporto has subsided but firing is said to continue in Lisbon.

A government statement said all rebel leaders will be sent to prison and all persons found carrying arms will be shot.

One report received direct said the warships in the harbor had shelled the rebel positions at Lisbon and did great damage. Another report coming through Madrid said the warships refused to fire on the rebels.

The government has dissolved the federation of labor because of a strike during the revolution.

The boy who is taught to save will rarely be a bad man or a failure.

## Burg Bros.

REALTORS

Subdividers, Builders, Insurance  
And Loans

309 Twenty Third Street

Phone Rich. 730

323 San Pablo Avenue

Phone Rich. 1873

## East Side Grocery

Full Line of Groceries, Fruits and  
Vegetables

2112 Macdonald Avenue

Phone Rich. 559

## The Pantry Shelf

GROCERIA

All Kinds of First Class Groceries  
At Lower Prices

"Trade East of The Subway"

2211 Macdonald Avenue

Richmond, Calif.

## The Venus

Candies, Tobaccos and Groceries

Complete Line of Magazines  
and Newspapers

2233 Macdonald Avenue

Phone Rich. 456

## Star Shoe Repair

J. S. NAGY, Prop.

All Work Guaranteed

2223 Macdonald Avenue

Richmond, Calif.

## East Side Meat Market

Fresh Meats and Poultry  
Fresh Fish Every Friday

2114 Macdonald Avenue

Phone Rich. 2117

## Sunset Cigar Store

ART COON, Prop.

Tobacco and Soft Drinks  
Pool Parlor

2227 Macdonald Avenue

Phone Rich. 430

## Union Market

MEATS, FRUIT AND  
PRODUCE

2214 Macdonald Avenue

Phone Rich. 88

## CONGRATULATIONS!

to the

## American Trust Co.

## M. A. Hays Co.

REALTORS

2216-18 Macdonald Avenue

Richmond, Cal

A GREATER BANK for a GREATER RICHMOND  
Wishing You Continued Success

## Mrs. W. H. Sanford

REALTOR

2221 Macdonald Avenue

Richmond, Calif.

Phone: Richmond 927

"For Everything That Real Estate Includes"

## Conn Drug Co.

TWO STORES

23rd and Macdonald Avenue

Phone Rich. 19

Barrett and San Pablo Avenues

Phone Rich. 2592

When You See the Sign of the

## S. D. Realty Co.

Think of Real Estate

When You Think of Real Estate,

Think of the Boys in the S. D. Realty Office

RICHMOND'S LIVE AGENCY

2228 1/2 Macdonald Avenue

Phone Richmond 2570



# ANNOUNCEMENT

We Will Open for Business  
In Our New Building

10th Street & Macdonald Ave.  
Monday, February 14, 1927

Our Telephone Number Remains  
The Same

Richmond 2300

You are cordially invited to  
visit us in our new quarters

RICHMOND BRANCH  
**AMERICAN TRUST CO.**

Since 1854

Merger of Mercantile Trust Company of California and The American Bank  
COMMERCIAL—SAVINGS—TRUST—BONDS—FOREIGN

Branches: Point Richmond and Twenty-third and Macdonald

MEMBER FEDERAL RESERVE SYSTEM  
Head Office—San Francisco



# EL CERRITO STREET PAVING WAR LOOMS

MAIN NEWS  
SECTION  
Pages 15 to 22

## RICHMOND RECORD HERALD A RICHMOND PAPER FOR RICHMOND PEOPLE

LATEST WIRE NEWS  
COMPLETE REPORT EACH  
MORNING  
FURNISHED BY  
Universal Service

VOL. XXVI, NO. 270.

TELEPHONE Richmond 70

RICHMOND, CALIFORNIA

SATURDAY, FEB. 12, 1927.

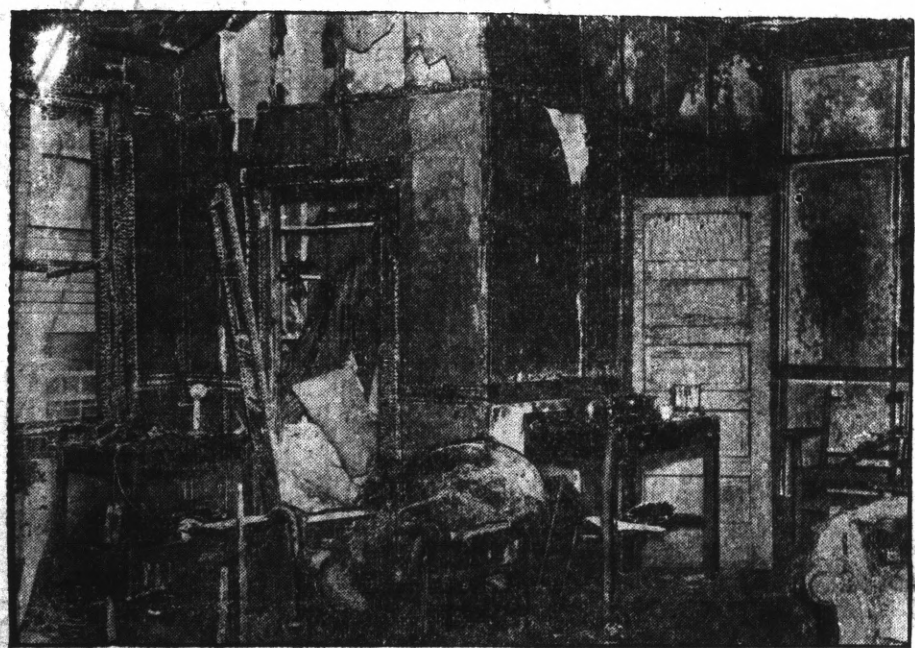
Read It First In The Record Herald

FIVE CENTS A COPY

# D'AUTREMENT CAUGHT IN MANILA COOLIDGE NAVAL DISARMAMENT POLICY MEETS WITH FAVOR

## 3 Die in Quantico; Va., Marine Barracks Blaze

Fire in this apartment of First Lieut. A. R. Holderby in Marine Corps barracks, Quantico, Va., was fatal to Holderby and two others and a fourth person is in hospital. Victims had just returned from a dance. Blaze started mysteriously.



(By Pacific & Atlantic)

## R. R. OFFICIAL SUICIDE WELL KNOWN HERE

Believed to have gone violently insane due to a blood clot on his brain, Edward W. Chambers, vice president of the Santa Fe railroad, after a desperate fight with this nurse early yesterday morning jumped to his death from a window in the St. Luke's hospital, San Francisco.

**Owned Part of City**  
Chambers was well known in this city and was one of the original owners of the tract that is now known as Richmond. He in company with J. Chandler, and W. A. Bissell bought the tract which extends from the Sana right of way, north to Barrett avenue and from First street to Twenty-third street. The organization was known as the New Richmond Land Company and turned sections of the tract over to various real estate firms who sold it. The railroad executive was well and favorably known in this city.

**Underwent Operation**  
According to Miss Nonnie D. Yates, the nurse who was in charge of Chambers early yesterday morning he appeared to be resting easily and was recovering from a minor operation which was performed Saturday.

The first indication that Chambers was not well according to Miss Yates was when he suddenly awoke and picking up a flower not hurled it at her head. He then struck her several times. Miss Yates declares and she ran from the room to summon aid. In some way the swinging door was jammed when Chambers struck it several times with a chair and the hospital attendants were forced to break their way into the room.

Before the door could be opened however they heard the crash of glass and knew what had occurred.

Chambers is survived by three sons, Edward Jr., of San Francisco, Robert of Los Angeles and Walter of Chicago and one daughter, Helen, known as Sister Anna in the Holy Family convent of San Francisco.

Funeral services will be held on Monday morning from a San Francisco church.

## Will Dedicate New St. John's Church Sunday

The New St. John's Catholic church of El Cerrito will be dedicated with elaborate and impressive ceremonies tomorrow with Archbishop E. J. Hanna of San Francisco officiating.

Catholic clergymen from all parts of this county and from Alameda and San Francisco counties will be in attendance.

Father A. J. Heneghan, the pastor announced the ceremony will be open to everyone, irrespective of creed and he particularly expressed a desire to have members of the city council and other city officials attend the ceremony.

Members of the church have been urged to bring their friends whether they be Catholic or Protestant and it is expected that the new church will be filled to the doors at the 10 o'clock mass which will be celebrated in honor of the dedication of the new building.

Dedication ceremonies will consist of a solemn high mass which will be celebrated by Rev. P. J. Quinn of St. Anthony's church, Oakland, and he will be assisted by Rev. T. J. O'Connell, pastor of St. Patrick's church, Oakland, who will act as deacon and by Robert Sampson, pastor of Sacred Heart church of Oakland, who will be sub-deacon.

The dedication address will be made by Bishop Hanna.

## \$90,000 Offer For Corner Lot Refused

Frank Holiday, sales manager for the Murdock company of Oakland, who purchased the John Nichol estate, across from the Richmond Union high school yesterday declared that his firm refused an offer of \$90,000 for the south-east lot at Twenty-third street and Macdonald avenue. This lot is 200 by 200 feet.

The name of the bidder was not made public.

Holiday declared that he is greatly impressed with the situation here and predicts a fine future for the city.

## MARTIN BUYS HOME

Jack Martin of the Certain-teed Products company has purchased a five room bungalow at 648 Fifth street from Mrs. Theresa Persico. Leo Persico and Frank Foster handled the deal.

## TERMINAL CO WILL APPEAL VENUE CHANGE

The Richmond Terminal company has filed notice of appeal in the San Francisco county court from the recent decision of Superior Judge Daniel Deasy San Francisco in permitting a change of venue in the \$100,000 damage suit preferred by the terminal company against the City of Richmond, city officials and the Parr Terminal company. City Attorney Thomas M. Carlson reported today.

The bill of exception attached to the papers of appeal will be studied by special counsel T. H. De Lap for the city and Carlson next Monday. If the bill is in proper order, a hearing on the change of venue will be heard in the appellate court.

The change of venue was granted by Judge Deasy from San Francisco to Contra Costa county court when the defendants entered a plea that the greater part of those named in the damage suit resided in Contra Costa county. The alleged damage took place in Contra Costa county as well.

Defendants named in the action include the entire city council, the city itself, City Manager J. A. McVittie, Chief of Police Dan Cox, Police Captain B. V. Shirley, and the Parr Terminal company.

The Richmond Terminal company filed suit following its election from the municipal wharf which had been leased to the Parr Terminal company. When the Richmond Terminal company refused to vacate the premises, armed police were sent to the wharf November 9 last to oust the officials, and Otto Zugg, head of the firm, was arrested when he failed to observe orders to remain away from the property.

## BETTS TO BUILD

E. M. Betts will erect a seven room house on the property at the northwest corner of Thirty-fifth street and Garvin avenue, in the Acacia Drive district, following his purchase of the lot through the A. L. Paulson realty service.

## SENATE PASSES FARM RELIEF BILL

### SENATE PASSES BILL BY VOTE OF 47 TO 39

Western Republicans And Democrats Force Bill Passage

(By Universal Service.)  
WASHINGTON, Feb. 11.—"Railroaded" by a machine driven by a coalition of Democrats and western Republicans, the McNary-Haugen farm relief bill passed the Senate today by a vote of 47 to 39.

All opposition was crushed ruthlessly by the farm bloc juggernaut. A dozen highly technical amendments, sponsored by the committee, were adopted without debate. A record vote was denied on many of them. Vice President Dawes, one of the foster parents of the measure, put the questions in a whip-lash voice and the amendments were snapped through the Senate.

**Reed Leads Opponents**  
Led by Senator James A. Reed, of Missouri, the opponents of the bill, which has been denounced by President Coolidge as "economically unsound" made a determined but futile stand against it. They were bowled over at every juncture.

Keen interest in the fate of the measure, which is shrouded in high-powered politics, drew a capacity gallery. Scores of members of the house jammed the rear of the senate chamber as the voting began at 4 o'clock and remained until the final roll call.

**Goes to House**  
The much-amended measure now goes to the house where a titanic struggle over the bill is now in progress. It is the purpose of those engineering it through congress to substitute the senate bill for the house measure. If it can be adopted in the house without (Continued on Page 8)

## Richmond Milk Dealers Meet

The Richmond Milk Dealers' association milk bottle exchange has met with great success with the public of this city, according to reports made at a session of the association last night in the Pythian Castle.

The regular routine business of the group was transacted and S. P. Snow presided.

## MOTORISTS FINED

Violators of the state motor vehicle laws were heavily fined when three offenders appeared before Police Judge C. A. Odell yesterday.

A. A. McIntosh, 414 Eighth street, Richmond, was fined \$50 and given a 10 day suspended jail sentence on a charge of reckless driving to which he pleaded guilty. Operator's license was also suspended 30 days.

Both J. W. Shaw, Oakland, and W. Lunstead, Richmond, paid \$25 upon pleading guilty to charges of speeding.

## BOY AT HUNT HOME

Announcement of the birth of a son to Mrs. George M. Hunt of Martinez, on February 9 has been made. Mrs. Hunt was before her marriage Miss Jessie Philpot, daughter of J. A. Philpot of Richmond. The Hunt heir has been named George M. Hunt Jr.

### Identity Is Admitted to His Captors

Two Others Wanted For Murder of Four Are Still At Large

(By Universal Service.)  
SAN FRANCISCO, Feb. 11.—Hugh DeAutrement, wanted in connection with the robbery of a Southern Pacific train in the Siskiyou mountains October 11, 1923, which resulted in the death of four trainmen has been arrested in Manila according to advices received tonight by the Southern Pacific.

The arrest came about after months of investigation of a soldier enlisted in the 31st Infantry stationed in Manila. He was finally taken into custody and confessed to Fred Smith, a postal inspector, who was detailed on this case.

DeAutrement, according to word received here has admitted his identity and will sail with his captor on the Transport Thomas, February 16 for San Francisco.

Two other brothers, Ray and Roy, twins, also implicated in the holdup, are still at large.

## LITA DECLARES SHE IS BROKE

(By Universal Service.)  
LOS ANGELES, Feb. 11.—Pleading that she is entirely without funds, Mrs. Lita Grey Chaplain filed an affidavit here late this afternoon in which she requested the superior court for an order permitting her and her two babies to return to the Charles Chaplain mansion in Beverly Hills. A hearing on this affidavit will be held tomorrow or early next week.

In her sworn statement Mrs. Chaplain who is suing the film comedian for divorce asserted she has no money with which to pay her rent on February 17. She pays \$1000 a month for the temporary home to which she has moved.

Since the separation of the couple on November 30 she has received only \$400 from Chaplain's representatives. Mrs. Chaplain declared. This sum she contends is not sufficient for the support of herself and children in the manner in which they are accustomed.

## Girl Scout Troop Is Planning Hike

Girl Scouts of troop No. 1 will hold a short hike on Friday, according to plans discussed at a meeting yesterday. Nature study will be held at this time.

Tonight a big Valentine party will be held by all of the Girl Scout Troops at the Scout hall and the parents and friends of the members are invited to be in attendance.

Mrs. L. W. Wuesthoff had charge of yesterday's meeting which was followed by games.

## BANDITS GET \$1000

SAN FRANCISCO, Feb. 11.—Two young bandits late today held up the office of the H. L. Beck company and escaped with \$1000.

## MRS. CHURCH ILL

Mrs. Edna Church is confined to her home, 417 Nevin avenue, because of illness. She will be unable to leave her home for some time.

### CONFISCATORY SAY OWNERS OF BIG TRACT

City Trustees Take Stand That Paving Project Is Necessity

With both factions on record for a fight to the finish one of the bitterest paving wars of the East Bay section in many years looms for the work ordered last Monday night in the Berkeley County club terrace by the El Cerrito board of trustees.

Against the trustees and the 123 signers of the petition asking for the pavement is the Syndicate Realty company, reputed legal owners of about seventy per cent of the property involved who announce that they will fight to a finish the paving of the nine miles of the street in the section. Court action was intimated by officials of the company if the trustees of El Cerrito insist on enforcing the orders of last Monday night which instructed City Engineer Ross Calfee to prepare plans and specifications for the work.

**Object to Work**  
Wallace M. Hussey, secretary of the Syndicate Realty company stated yesterday that the paving work ordered was not necessary and that it was a veritable confiscation of the property.

**Means Confiscation**  
"We have sold practically all of the six hundred lots involved to working people who are buying them on the installment plan," Hussey stated yesterday. "It is my firm belief after an investigation that the people do not desire the improvement at this time as it is unnecessary and will practically mean the confiscation of the property."

"Those who are buying the lots (Continued on Page Five)

## Compromise In Burg Bros. Suit

MARTINEZ, Feb. 11.—Burg Brothers, Richmond real firm, and the Enterprise Brewing company, compromised a \$1000 claim preferred by the former for \$300 after two days trial before Superior Judge A. B. McKenzie.

Burg Brothers asserted that the amount was due them as "compensation" for the sale of the Pacific Warehouse, Sixteenth street and Nevin avenue, Richmond.

## B. C. Courts Hold U. S. Divorce Valid

(By Universal Service.)  
VANCOUVER, Feb. 11.—Validity of a divorce granted in a Seattle court was upheld in Supreme court here today when Justice Murphy dismissed the application of John Brown, a local policeman, to have declared dissolved his marriage in Bellingham in 1907 to Mary E. McInnis.

Brown contended that when the woman married him she was already married to McInnis and marriage was therefore illegal. Woman, however, proved that she had secured divorce from McInnis four years previously. Court ruled that the divorce must be recognized by British Columbia courts because investigation showed that the parties had been really domiciled in Washington, invest.

### Wanted to buy Ford Company



(By Pacific & Atlantic)

Just twenty-five years ago John W. Prentiss, whose name became household word following announcement of his rejected billion dollar bid for Ford Motor plant, started work as a \$3 a week messenger boy for a Boston, Mass., stock exchange firm.

## DIVORCE IS GRANTED TO MRS. HART

(By Universal Service.)  
RENO, Nevada, Feb. 11.—Winifred Westover Hart, motion picture actress, was granted a decree of divorce from William Surrey Hart, former two-gun hero, actor in western thrillers in the district court here tonight.

Mrs. Hart complained of cruelty and willful desertion in her suit.

Mrs. Hart, who came here with her five-year-old son, last July, has been living in seclusion with her mother, Mrs. Westover, on the outskirts of the town.

A property settlement was made in 1922 between the Harts and Mrs. Hart amounting to \$100,000 each was consummated.

While Mrs. Hart refused to make any statement tonight it is said she expects to leave for Southern California within the next few days and re-enter motion picture work.

Bill, Jr., who was in court tonight, wore a wide brimmed sombrero resembling the hat used by his father in portrayal of western characters.

## Carl Eilsen To Visit In Arctic

(By Universal Service.)  
SEATTLE, Feb. 11.—Lieutenant Carl Eilsen, the flying schoolmaster, who makes his own geography will leave Seattle tomorrow morning for the north with the second Wilkins arctic expedition.

He was with Captain H. Wilkins last year in his penetration of the arctic sea and hopes to push further into the unexplored frozen interior this year.

Ask your bank before you really domiciled in Washington, invest.

### INVITATION TO BE ACCEPTED BY 5 BIG POWERS

All Must Make Gesture Of Willingness to Cut Their Armament

(By JOHN T. LAMBERT  
(By Universal Service.)  
WASHINGTON, Feb. 11.—President Coolidge's invitation to a five-power parley for further slashing of the naval arms of war will be accepted by Great Britain, France, Japan and Italy according to the best of advices in official and diplomatic channels today.

Much as any of them may dislike it, they can not afford to reject offhand a proposal which was said by its author to be clothed with a desire for peace.

They at least must make a gesture of willingness to disarm, the state department confidently believes.

## Plans Formed

Accordingly, the United States was tonight shaping its plans for a parley at Geneva next month in association with the League of Nations preparatory disarmament conference which is convened by President Coolidge to be headed into a hopeless deadlock on military disarmament.

The failure of the present Geneva conference has been due largely to the refusal of the conferring powers to decide whether air, land or sea disarmament should first be decided, President Coolidge believes.

By his stroke, he expects that the powers will devote their primary energies to the sea forces. The fact that a 5-5-3 ratio was established at the Washington conference will give them a basis on which to begin, he believes.

If the nations decide that land, sea and air are interwoven in the general scheme of defense, he (Continued on Page 5)

## SCOLDED YOUTH TRIES SUICIDE

(By Universal Service.)  
SAN FRANCISCO, Feb. 11.—Having been scolded in school today for failure to learn an English lesson according to his parents' report, Edward Sario, 11, attempted to end his life tonight by swallowing poison.

He was rushed to a hospital where it was reported he will recover.

## Husband and Wife



My husband buys my favorite candy for me and then eats most of it himself.—Janet.  
What Does Your Husband Do?



# Record-Herald Editorial and Feature Page

## RECORD-HERALD

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### THE ALIEN INTRIGUERS

In the Saturday Evening Post of Jan. 15 Garrett tells the American people much of what they ought to know about international propaganda; how foreign nations successfully connive to put over on this country ideas which serve their interests rather than our own.

Prior to the World War the American people knew little of the deep and devious methods of political propaganda as it has long been practiced in Europe, where an expert system of befuddling and befuddling public opinion in the interests of the ambitions of certain nations had been developed.

With the beginning of the World War this system was transferred to the United States. If it were in the open, it would not be dangerous. By it is carried on under camouflage so clever that Americans accustomed to deal above the table have fallen easy victims to its deceptive influences.

In the name of peace, international amity, altruism and other highly ethical causes, insidious attack is made on proper national preparedness, on a tariff protective of American standards of living, on American political and industrial independence, and on the very principles and ideals underlying the institutions of the United States.

We need more propaganda in behalf of American ideas, ideals and resentment against alien propaganda. The politician or the newspaper engaged in serving any foreign cause antagonistic to the interests and welfare of the American people is little less than a traitor. The type of newspaper and politician that in every important controversy between the United States and any foreign power, always assumes that his country is wrong, should fall beneath the scorn of every American who believes that the first concern of every patriot should be his own country.

It is to be noted that most of the folks who criticize Mussolini do it from the outside of the Italian frontier.

There sometimes fails to be made the distinction between free speech and cheap talk. —Portland Express.

However it is to be doubted whether the Senate's failure to ratify the Lausanne treaty will affect the price of Turkish cigarettes.

Gene Tunney has signed to fight for a million dollars, which is more money than we got for winning the World war.

## Personal Health Service

By WILLIAM BRADY, M. D.

Signed letters pertaining to personal health and hygiene, not to disease diagnosis or treatment, will be answered by Dr. Brady if a stamped, self-addressed envelope is enclosed. Letters should be brief and written in ink. Only a few can be answered by mail. No reply can be made to queries not conforming to instructions. Address Dr. William Brady, in care of this newspaper. Name your city on your return envelope. Don't say "city."

### NEVER MIND YOUR BLOOD PRESSURE

(Last Chapter.)

Before you read this little lesson, stranger, let me explain that it is part two of an occasional and exhaustive work on blood pressure, of which the paper—let me earnestly hope it did, though one never knows. Just for the fun of it, have a look see at yesterday's paper anyway.

The most reprehensible fakes and frauds, are perpetrated upon the half-informed or misinformed laity in the way of remedies or methods of treatment which purport to "reduce blood pressure" or to be "good for high blood pressure." Not only the usual patent medicine and mail order humbugs, but innumerable freak healing cults and I regret to say, too many regular or presumably regular practitioners participate in this popular obsession to the extent of "treating" high blood pressure as though it were a condition or disease amenable to this or that specific remedy.

I have had sufficient experience in teaching the laity hygiene or the way to keep well, to convince me that it is hopeless and rather harmful to attempt to teach the laity what physicians know about blood pressure. Formerly I endeavored to make this matter intelligible to the layman, but I have been reluctantly forced to the conclusion that it is impossible to do so in the present state of popular ignorance of human physiology and hygiene. Back in the grade schools is the proper place to cope with that kind of ignorance, and in the schools they still consider human physiology rather nasty or indecent and not appropriate thing to teach to children.

Now I intend all this in the kindest way. I could offer no better advice to my own kid, if certain readers prefer to conclude that I am terribly sarcastic, or that I "claim there is no such thing as high blood pressure," they may go as far as they like with such notions, to a warmer climate than this if they wish. My concern is not at all with what the dumb say or think about my teachings or "claims" as they call them, but only with the health of readers who are capable of learning a lesson in the first principles of hygiene.

Formerly I made a practice of sending to correspondents who inquired me they had high blood pressure, some general advice or information relating to the more common conditions of diseases in which the physician finds this sign. But I believe that was a questionable practice, for I haven't any doubt that a good many correspondents asked for such information or advice in hope of finding in it something to corroborate their own morbid fancies. Anyhow, if a physician has told a patient the patient's blood pressure is too high or too low, that doesn't mean anything. The physician is just getting underway with his examination or diagnosis. Pay no attention to his mumbling about your blood pressure, Babinski, Graef, Kernig, Romberg, basal metabolism, hydrogen ion concentration, or retarded cerebration, and don't snort off with any of his instruments either. Just keep quiet and

calm as possible, go through the jumps or hold your breath or say 89 as the doctor directs, and when it is all over he will give you his opinion as to what if anything is wrong with you and what if anything you should do about it. If the physician finishes a physical or health examination lamely with the hint that he finds nothing abnormal except the blood pressure is a few points too high, the client may know he has made an unfortunate choice of physicians.

### QUESTIONS AND ANSWERS

Every Boy Has Hopes.

Our little lad of six is delighted over the prospect of becoming president of the United States when he grows up. But we fear it will be embarrassing on long speaking tours unless he stops wetting the bed. (H. M. B.)

Answer.—By all means impress upon the lad the hopelessness of his aspirations. We want no wet presidents. Meanwhile, on request of parent I am glad to send some directions for training a boy for the presidency. These instructions for the correction of the bed wetting habit I shall send to no one except parent or guardian of a child who wets the bed, and incidentally a child should not be considered subject to the bed wetting habit under the age of three years.

Blunder? Well, What of It? I am a girl 16 years old. . . I have been dreading to write you for fear I would make a blunder. (M. M.)

Answer.—Well, what of it? You made several, but even though I call attention to them here, no one will ever know who made them. And let me assure you, daughter, that very few girls of your age can write a letter without making more blunders than you did.

How Much Water. How much water is it desirable to drink in a day? What is the least that will do? Should one drink water at meals? How long after a meal? Does it matter whether the water is hard or soft? (W. T. G.)

Answer.—From a quart to a gallon a day, depending on climate, season, diet, physical activity. A glassful or two of cold water aids digestion if one is thirsty at bedtime. As a rule hard water is preferable, provided the taste is satisfactory.

Money in the bank gives the sort of courage that enables men to get on in the world.

Many an able man has let opportunity slip by because he was dollar shy.

Money is an important requisite for a pleasant vacation. Lack of funds has put a damper on many a holiday.

Thrift doesn't concern itself with money alone. It's merely another word for good management.

### Quick Lunch Cafe

315 Macdonald Avenue

All American Help

Special Plate Lunch ..... 40c

—All Home Cooking—

## YOUR BOY AND YOUR GIRL

By ARTHUR DEAN, SC. D.

The Parent Counsellor

Dr. Dean will answer all signed letters pertaining to parents' problems with their boys and girls. Writers' names are never printed. Only questions of general interest answered in this column, but all letters will be answered by mail if written in ink and a stamp, self-addressed envelope is enclosed. Address Arthur Dean, in care of this paper.

### PUNISHING A VIRTUE

We tell Johnnie. "Work is wonderful. Labor is dignified. Joy is in work." Then we punish him by handing out some task. Thus we use that beautiful thing—WORK—as a form of punishment.

We tell Susie. "Sleep is glorious. Sleep restores the soul and body." And then send her to bed for breaking a rule. Thus we discredit sleep by using it as a device for punishment.

We tell Billie. "Going to school is a privilege. Education is the one thing which cannot be taken away from you. Every hour in school should be a joy," and then punish him by keeping him after school. In the words of Sidonie Greenberg, "You have been bad and bothersome today, and as punishment you shall get an extra hour of this great privilege of going to school."

I never heard of a mother who kept her boy in the house eating oatmeal after hours; nor a teacher who kept a boy after school and made him fly kites. Of course not. Anyone knows that such would be the quickest way to get the youngster to hate oatmeal and kite-flying. We punish the virtues of work, sleep and schooling instead of the child.

Punish by taking away privileges, not by discrediting such fine things as education, work and sleep.

### OUR CONVERSATION CORNER

Dollars and Sense

How much is a boy of eighteen worth.

FATHER.

Answer.—From the standpoint of chemical fertilizer, about ninety-eight cents a Canadian scientist assures us; as a possible Edison, Marconi, millions of dollars; as something to respect and love and worthy of carrying forward the family name, the answer is "priceless."

Any boy ought to be worthy as much as has been put into him by his parents. Sleepless nights and watchful hours of loving care are not easily put down in dollars and cents. The money cost of raising a boy up to eighteen has been figured out as amounting to \$6,077; a girl \$6,167. Whether either are worth that much depends on the article itself.

STUDYING TOGETHER

Dad says, "Study alone," but I'd rather study with my girl chum. It is lots more fun and besides we learn better.

HIGH SCHOOL GIRL.

Answer.—If each writes out absolutely independently a list of the important facts in the lesson, or works out separately the answer to the mathematics, and if one recites to the other or exchanges papers for correction, I can see the advantages. But

I'll let the following, taken from a school printed magazine and signed "Aristos," do the "butting" for me.

### GIRLS IN STUDY LAND

"Exy plus zero cubed. What is the sum?" they said. "Oh, isn't Sal's new hat a fright? She never could wear red."

"I dunno," said the Sophomore. "You're right," the Junior said. "And did they see the look I got when I flung that note to Red?"

"How do you factor a plus b? Is it a perfect square?"

Next Monday night's the Junior prom; What are you goin' to wear?"

"I haven't a thing," the Junior quoth, "Shall I marcel my hair?"

You tell 'em kid, and I will, too. My sweetie will be there."

"Now let us see the radical Of 2x, that's a surd."

A surd, a surd, how surd, absurd! Ain't that a dumbbell word?"

The Junior's mouth was full of fudge. Her tongue, it couldn't budge. Her powder puff was raised aloft, Her nose received the smudge.

"I know I'll flunk," the Junior wailed, "My brain is all awirl. Oh, can you do the Charleston yet?"

You should see Conway Tearle—And my own Jimmie, he's a wow; He had the sweetest car."

"I know it," said the Sophomore, "But gosh darn, is 'P'r."

And thus they boned for Algebra That blessed live-long night; Next morning they were tired as dogs.

Which really served them right. And did they flunk the Math exam? They did with all their might. So pupils, dear, take warning here: Perhaps 'twill be your plight.

### NOT A STUNT

I gave my eleven-year-old boy a Bible for Christmas and started at Genesis reading to him. But I find it difficult to read some parts to a boy of that age. Would it be better to begin with the new testament and read it through, and perhaps read the other at some future time? How many chapters should be read daily in order to cover either book in a year?

CHRISTIAN MOTHER.

Answer.—Boys at this age have romance, spirit of adventure, and hero worship in their hearts. You are making a mistake in reading the Good Book with him from cover to cover. Find the passages which teach being plucky, doing things cheerfully, choosing the best, being a good sport, self-reliance, and trustworthiness.

### AMATEUR ETIQUETTE

Politeness for Beginners! By Dick Calkins



Answer.—Society has lately affected the fad of shooting husbands. The open season is from January first until December thirty-first. Above is shown the wrong way to play this charming little game. The lady has wasted a bullet, which is a thing that Annie Oakley would have frowned upon. It denotes extravagance. For the trifling sum of two cents in stamps, this department will send you prepaids full instructions for shooting husbands, traps, or golf. However, as the old saying goes, 'tis better to have shot at a husband and missed than never to have loved at all.

## Bill Grimm's Progress

H.C. WITWER

Copyright, 1926, by Collier's Weekly and G. P. Putnam Sons

"Bill Grimm's Progress" is a pictorialization by Film Booking Offices of America, Inc. (F. B. O.) of H. C. Witwer's stories of the same name.

### SYNOPSIS

Barbara Baxter, a federal detective who has caught Jack Fairfax, a wealthy bounder, red-handed in his bootlegging operations. He has Bill Grimm, a rural taxi-driver who has helped her, to go to New York to seek his fortune. Fairfax tries to involve Pansy Pilkington, a friend of Bill's seeking stage fame, in his shady operations. He has Bill beaten up by Tierney, a "bruiser," and Bill trains at Butch Ford's gymnasium and knocks Tierney out. Barbara encourages him to become a prize-fighter.

Speaking of mock turtles, I called on Barbara one day with my charming face just a background for a flock of court plaster and adhesive tape. I'd been sparring with Shifty Jones that morning and, well, we generally played rough. Her warm smile of greeting just froze on her tantalizing lips the second she witnessed my somewhat strife marked features.

"What on earth has happened to your face?" she exclaimed.

"Oh, nothing much," I grinned back. "I been trading rights with Shifty Jones, and I got the skin he loves to touch, that's all."

"Come over here and sit down, Bill," she smiles, making a place on the couch for me beside her. "I don't want to quarrel with you. My lack of enthusiasm over your profession is caused mostly by the fear that you may be seriously injured in the ring."

"Don't worry," I laughs, patting her hand. "I'm no world beater, Barbara, but I won't get bumped off in there unless the other boy hits



Why didn't you give me a tumble when you run out of dimes, instead of going in hook?" I asked her, feeling pretty cheap for not getting in touch with her before. Pansy regarded me curiously for a instant and then leaned over to pat my hand.

"I'm no quitter, Bill!" she says gamely. "New York hasn't got me licked yet, and the day isn't far off when I'll be the toast of Broadway!"

"You look as if you were putting, on weight," Pansy remarks, eyeing me critically. "I hope you're taking this fight with Knockout Kelsey seriously. Bill, the papers say he's a wonderful boxer!"

"The Atlantic ocean will turn into grapejuice!" I finished for her with a grin. "Listen, Pansy—how would you like to come up and see Barbara Baxter?"

Immediately her sparkling eyes got hard and icy, and away went the dazzling smile which not so long afterward was to wow Gotham.

"How do you get that way?" she demands, sitting up straight and putting on the chill. "Why should I call on your sweetheart?"

"Hold everything!" I says, flushing. "Barbara's had on my sweetheart—but—" "But you wish she was!" she interrupts swiftly.

"Pansy—you got Barbara all wrong," I says. "She's a peach, no fooling! She likes you and wants to be friends. Why she's even offered to stake you till you—"

"Blah!" Pansy butts in. "I don't want to hear anything more about her. I wouldn't take a penny from that girl if I was starving—"

"You're as hard to find as a rooster with a toothache!" Butch complains. "I been lookin' all over for you. We fight in three weeks, Big Boy!"

"That's a pay-off!" I says sarcastically. "So we fight, hey? You're coming in the ring with me the next time?"

"Be your weight!" shorts Butch, while O'Brien chuckles. "I want you in the hay early tonight, because you're goin' to be up at 5 tomorrow mornin' doin' road work."

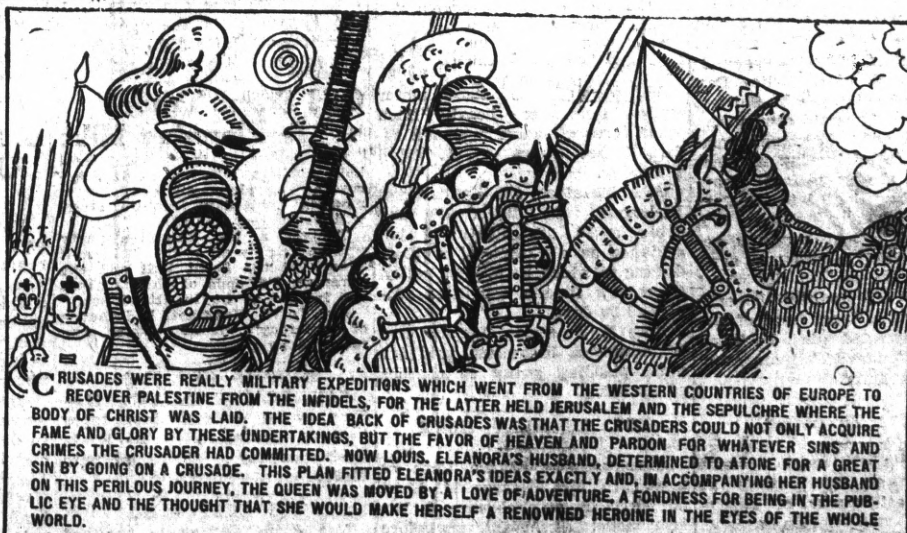
"Have you got any serious objections to telling me who I'm going to box?" I asked him. "Or is it a secret?"

(To Be Continued)

### Men Who Made the World FERNANDO CORTEZ By Dr. Elliot Shoring, the Noted Historian



NO SOONER HAD ELEANORA JOINED HERSELF TO LOUIS IN THE HOLY BONDS OF MATRIMONY, THAN SHE AT ONCE GAVE FREE PLAY TO HER GAY AND ARDENT DISPOSITION AND ENTERED UPON A LIFE OF PLEASURE. ELEANORA HAD BEEN SPLENDIDLY EDUCATED AND SHE COULD SING THE SONGS OF THE TROUBADOURS, WHICH WAS THE FASHIONABLE MUSIC OF THAT TIME, IN A MOST CHARMING MANNER. FOR A LADY TO BE ABLE BOTH TO READ AND WRITE, AND TO COMPOSE MUSIC, WAS A RARE ACCOMPLISHMENT IN THOSE FAR AWAY BUT PICTURESQUE AND INTERESTING DAYS. ELEANORA DIVIDED HER TIME BETWEEN THE COURT OF PARIS AND HER OWN COURT IN BORDEAUX, CAPITAL OF AQUITAINE, BUT HER LIVELY NATURE AND OVERFLOWING SPIRITS COULD NOT FIND SUFFICIENT OUTLET EVEN IN THE LIFE SHE THUS LED. SO SHE GOT THE IDEA OF GOING TO THE DISTANT EAST ON A CRUSADE.



CRUSADES WERE REALLY MILITARY EXPEDITIONS WHICH WENT FROM THE WESTERN COUNTRIES OF EUROPE TO BODY OF CHRIST WAS LAD. THE IDEA BACK OF CRUSADES WAS THAT THE CRUSADES COULD NOT ONLY ACQUIRE CRIMES THE CRUSADE HAD COMMITTED. NOW LOUIS, ELEANORA'S HUSBAND, DETERMINED TO ATONE FOR A GREAT ON THIS PERILOUS JOURNEY, THE QUEEN WAS MOVED BY A LOVE OF ADVENTURE, A FONDNESS FOR BEING IN THE PUBLIC EYE AND THE THOUGHT THAT SHE WOULD MAKE HERSELF A RENOWNED HEROINE IN THE EYES OF THE WHOLE WORLD.

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# Society and Club News



## Brotherhood of Wesley M. E. Has Dinner Meeting

The Brotherhood of the Wesley Methodist church held a dinner session last night in the church under the direction of Charles Wolfe, the president.

The program was opened with community singing and S. A. Marshall entertained with a number of solos. He was accompanied by Miss Ethel Vestal at the piano.

Five minute talks were made by members of the group.

Mrs. F. E. Crites, chairman of Circle No. 2 of the Wesley Aid was in charge of the serving of the dinner.

The next session will take place on March 8.

## MISS DE GREGORIO, TENDERED SHOWER

Miss Mary De Gregorio was given a delightful shower in her home on Pennsylvania avenue recently by the members of the T. N. T. club. Miss De Gregorio will soon become the bride of Joseph Schifano of San Francisco.

Those present at this event included: Mesdames Clark Bargar, Ann Rassmussen, Beth Winston, Carrie Brillhart, Clara Lane, Willie King, Betty Davis, Clara Matthews, Rose Havelly, Marie Zane, Euclia Lane, Erna Burns, E. E. Katrom, Violet Sherwood, E. Fray, Misses Edyth Peterson, Frances Camello, Mable Beach, Valera Davidson, Vera Fray, Irene Warren, Enid Robinson and the honoree Mary DeGregorio.

## POPPY DIVISION PLANS FOOD SALE

Tentative plans for a food sale were made by the California Poppy Division, Order of Railway Conductors at a business meeting on Thursday afternoon at the Memorial hall. Mrs. Lottie Malloy president, presided.

## Photograph

**Special for February**

12 regular size, \$3.00 value; per dozen **\$3.98**

12 regular \$18.00 grade; ivory finish in easel folder; and one \$21.00 **\$10.00**

We do picture framing and Kodak finishing

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PHONE RICH. 1530

## MARCELLING

The following rates for marcelling are now effective, Monday, Tuesday and Wednesday 75 cents, Thursday, Friday and Saturday \$1.00.

**PARISIAN BEAUTY PARLOR**

1107 Macdonald Avenue

Phone Richmond 323

## UNION LABEL LEAGUE PLANS SOCIAL PARTY

The Union label league, meeting last night at the Labor Temple made plans for a big party to be held February 26 at the temple. A special meeting will be held on Friday night at make plans for the event.

The committee in charge includes Mrs. A. R. Jones, Mrs. L. E. Eldridge, Mrs. Paul Kenville, Mrs. Tom Goddard and Miss Viola Cox.

Miss Cox presided last night.

## SEARS TO ENTERTAIN HOUSE GUESTS

Dr. and Mrs. Lowell R. Sears will entertain over the week end, Mr. and Mrs. W. H. Hess of Bakersfield, parents of Mrs. Sears. The guests are known to many friends here as they have visited frequently at the Sears' home.

## MISSOURI CLUB TO HOLD FOOD SALE

The Missouri club will hold a food sale at the Independent Market today at 9 o'clock. All sorts of cooked foods will be on sale. The public is cordially invited to patronize the booth.

## F. B. BOOSTER CLUB PLANS WHIST PARTY

The Booster club of the Fraternal Brotherhood announces all in readiness for the public whist party in Musicians' hall tonight. Hand embroidered prizes will be given. Games will begin at 9 o'clock.

## NATIVE DAUGHTERS PLAN CAKE SALE

A cake sale will be held by the Native Daughters of the Golden West at 1501 Honore street, on February 26, according to plans just completed. Mrs. George Curry will be in charge of the sale.

## O. E. S. SEWING CLUB ENJOYS CARD PARTY

The Point Chapter of Eastern Star Sewing club entertained last night at the home of Mrs. Jack Patterson at a public card party. A record crowd was in attendance and many prizes were awarded. Refreshments were served.

## Dress Making

And Altering 1516 Macdonald, Room 2. Phone Rich. 2419. 1-4 Ct.

## NOTICE!

Expert Marcelling, Bob Curl and Hair Cutting.

**Mrs. Neca Walker**

PHONE RICH. 1027-W

1799 Clinton Avenue

Formerly with Richmond Health and Beauty Salon

## Business Women Plan For Annual State Convention

Plans for the national convention of Business and Professional Women's clubs were discussed at a session in Oakland on Thursday night. A large number of local women who are members of the Richmond Business and Professional Women's club as well as representatives from this city were in attendance.

Mrs. Norma Goettel, president of the local club headed the delegation which included: Mrs. Ruby Bryant, Mrs. Helen Kingsbury, Mrs. Elizabeth Campbell, Mrs. L. K. Heady, Miss Elizabeth McKenzie, Mrs. Etta Hale and Mrs. Elizabeth Redmond of the local club. E. B. Bull, representing the Richmond Rotary club, Hall W. Sanders, representing the Kiwanis club, B. S. Sanders, representing the Chamber of Commerce, A. L. Paulsen of the Richmond Real Estate club, representing Richmond realtors.

Through its representatives Richmond pledged active support and 100 per cent cooperation to the women of Oakland in aiding the convention program and entertainment plans.

Mrs. Mary Bell Guber, past president of the Oakland Business and Professional Women's club, and general chairman of the convention committee had charge of the program.

The women had arranged for Thursday's meeting so that they might know what support they might expect from the civic leaders and public officials to entertain the thousands of delegates who will be at the conclave in July.

Supervisor W. J. Hamilton and Redmond C. Staats of Alameda county pledged county financial aid while Commissioner W. J. Moorehead, of the department of finance of the Oakland city council likewise pledged financial aid from the city. Mayor Davies, represented by his secretary, Phil M. Fisher, promised to help raise funds for the conclave.

Mrs. Goettel, president of the local club introduced her guests who were called upon to give short talks.

## BOOSTER CLUB ENJOYS PROGRAM

An enjoyable time was spent by the Booster club of the Fraternal Brotherhood at the home of Mrs. W. Quaintance, 630 Twenty-first street on Thursday afternoon. A stunt program was staged with prizes won by Mrs. E. H. Brown, Mrs. Grace Krause and Mrs. Julia Maskall.

Dainty refreshments were served by the hostess.

## DRUIDS PLANNING DANCE FOR FEB. 19

Plans are being completed for a big dance to be held in the Memorial hall on February 19 by the Point Richmond Grove of Druids No. 174. Weisgerber's orchestra will furnish the music.

## Marceling

Marcel 50c. Re-Sets 35c. Mrs. Holmes, 115 15th Street. 2-4-31.

## MYRTLE STANAGE BROWN

TEACHER OF VOICE, PIANO, THEORY AND HARMONY

SPECIAL ATTENTION GIVEN TO CHILDREN'S VOICES

Lessons Given at Homes

School Credits Given.

For appointment phone

ASHBURY 3075

Or write to 624 Santa Barbara Road, Berkeley.

## CLEANING and DYEING

Save money on your cleaning

Cash and Carry save 25 per cent

on all Cleaning and Dyeing. C. O.

D. Cleaners and Dyers (established 1909) 2409 Macdonald avenue

Phone Rich. 682. We also maintain a delivery at standard price

## Traditions

To us the Supreme compliment is to be called conscientious.

To know that we have done more than is expected—to know that we have rendered every possible service.

## WILSON & KRATZER

FUNERAL HOME

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## Daily Fashion Hint

Prepared Especially For This Newspaper

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PICTORIAL REVIEW

## Modern Woodmen Will Entertain Royal Neighbors

The Royal Neighbor lodge will be entertained on March 4 with a big party given by the Richmond Camp of Modern Woodmen of America, according to plans laid last night.

H. A. Johnson, and S. Cook are in charge of all arrangements for this affair. A program is being arranged and a big banquet will be served. This will be an open meeting.

The big zone meeting of the group will be held here on March 11 and on February 22 the local camp will go to Stockton to visit the Stockton camp and will boost the big meeting.

Camps from this district will attend the conclave.

The first dance will be held on February 25 at the home of a well known Oakland orchestra has been secured for this affair.

H. Hoehn presided last night.

## Care of Children Subject of Talk At Baptist Aid

Mrs. Elizabeth Redmond of the Richmond Maternity Hospital addressed the members of the Baptist Ladies Aid society yesterday afternoon in the church parlors. Mrs. Redmond told of the care of children and answered questions of young mothers.

The program presented included songs by Mrs. Gideon and Mrs. Bowman; a missionary playlet with nine members of the group taking part; songs by Mrs. Howard and reading by Miss Ethel Bowman. Circle No. 3 of the group was hostess to Circles 1 and 2. About forty members were present and delicious refreshments were served. A missionary meeting will be held on February 25 at the home of Mrs. D. Bowman on Fifteenth street.

## COMMUNITY VALENTINE PARTY HELD

The first community Valentine party ever held was staged last night in the Y. M. C. A. gymnasium by representatives of the Young people's societies of the Richmond churches.

Each group presented a "stunt" which was loudly applauded by the young people who had gathered on this occasion.

Bert Bussow, of the First Baptist church had charge of the affair and acted as master of ceremonies.

Churches represented were: First Christian, Lutheran, Presbyterian Methodist, Baptist, First Presbyterian, San Pablo Baptist Community Methodist and the St. Edmund's Episcopal church.

Each guest received a gift and a big banquet followed the session.

## SCOUT TROOP No. 5 HOLDS MEETING

Troop 5 of the Boy Scouts held its meeting last night in the Scout hall with Scoutmaster Julius Geritz in charge.

The Cub Scouts of Troop No. 2 went to the gymnasium and held a contest of knot tying which the Beaver Patrol won. Thomas Toyote is the leader.

The Bob White patrol was awarded honors for the best attendance and having good shoe shiners.

Through courtesy of Ralph Benson, manager of the local Certaincoat product plant, the Scouts of Troop 5 will make a tour of the plant today.

The troop will meet at Tenth street and Macdonald avenue at noon and will hike to the plant.

Last night Edward Collins graduated from the Cubs to the big Scouts.

The boys studied on tests and Thomas Ryan, Carl Drexel and Leo Haley passed several tests.

## YULUPA GIRLS TO PLANT TREE

The Yulupa Camp Fire Girls yesterday discussed ways and means of collecting money to be used for the purpose of planting a tree in Alvarado park.

The girls are to collect poems dealing with trees.

As Miss Anne Olsen, the guardian, is ill, Miss Maude Woods was in charge. Each member of the group wrote a letter to Miss Olsen.

The girls enjoyed tennis prior to the meeting.

## FIRST M. E. AID SESSION POSTPONED

The session of the First Methodist Ladies' Aid society scheduled for yesterday afternoon was postponed until Friday, February 25. Mrs. C. C. Sanford announced yesterday.

## PIONEER BOYS PROGRAM POSTPONED

The entertainment planned for last night by the Pioneer Boys of the Community Methodist church, South, in honor of members of the Pioneer Girls of the church, was indefinitely postponed.

## FOUNDERS DAY IS PLANNED BY FAIRMONT P. T. A.

Fairmont P. T. A. will give a Founder's Day luncheon in the P. T. A. room of the school Tuesday noon and a most interesting time is planned.

Miss Alice Whitebeck, county librarian will be the principal speaker and her subject will be "Training the Child, Mentally, Physically and Morally." Other features will also be interesting.

## RICHMOND WHIST CLUB ORGANIZED

The Richmond Whist club has been organized in this city and will hold its first card party on Wednesday night in the upper hall of the Red Men's hall. The general public is invited to attend. Games will start at 8 o'clock.

Those who sponsored the club organization and are in charge of the parties are Messrs. Frank Macchettii, Merle Jones, Ralph Laughlin, John Church and R. H. Cunningham.

## Rodeo Club to Hold All Night Carnival Tonight

The first grand carnival and ball will be given by the Rodeo Friendship club, members of the Odd Fellows and Rebekahs tonight at the Rodeo hall.

The affair will last all night and music will be furnished by the Syncopex Six, of Richmond. Souvenirs will be presented to each dancer.

## MRS. G. GRESSOT ENTERTAINS FRIENDS

Mrs. G. Gressot entertained with a luncheon in her new home in Nevin avenue on Thursday. Decorations were most effectively arranged of daffodils and malden-hair ferns in clusters on the table.

Piano and radio selections were enjoyed and the ladies spent a delightful afternoon.

Those present included: Mrs. F. Scholes of San Francisco, sister of the hostess, Mesdames R. J. Gasser, B. Colbert, M. Brown, O. Poulson, C. Vecker, M. Leam, C. Freese and the hostess.

## ADMIRAL DEWEY AUXILIARY PLANS BIG WHIST PARTY

The Admiral Dewey Auxiliary will entertain on next Saturday night with a public whist party at the Memorial hall, according to plans made last night.

Esther Smith and committee will be in charge. Many beautiful prizes will be awarded.

Initiation was held last night under the direction of Mrs. J. Bell, the president, and a program in honor of Lincoln followed the session.

## ACANTHA CHAPTER INITIATES CLASS

A large class of candidates initiated last night in the Memorial by the Acantha Chapter of the Eastern Star, under the direction of Worthy M. Carrie Hollenbaugh and W. Patron E. T. Kelly.

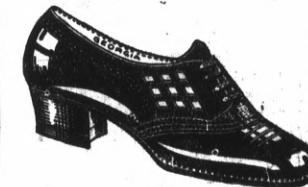
The delicious banquet that followed the affair was under direction of Mrs. Arthur Clark.

Red Cross Shoes

Headlight Overalls

It Always Pays to Buy at This Store

## Spring Oxfords Appear Today



They are here in all their beauty—New Spring Oxfords in shades of blond and tan with beautiful contrasting trimming. There are all new patterns in the season's most popular styles. "The Oxford" with low and medium heels, **\$3.85 to \$8.50**

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We Wish You Continued Success and Prosperity  
In Your New Home.

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Direction WEST COAST THEATRES, Inc.

**ZANE GREY'S  
MAN OF THE  
FOREST**  
JOHN WATERS  
WITH JACK HOLT  
GEORGIA HALE  
EL BRENDEL

TONY AND MIX  
ATTRACTION AT  
THE RICHMOND

"OPEN HOUSE"  
A Tuxedo Comedy  
Castle Scenic  
NEWS EVENTS

Last Times Today

**California**  
Direction WEST COAST THEATRES, Inc.

**RICHMOND THEATRE**  
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NOW SHOWING!  
**TOM MIX**  
in  
**"HARD BOILED"**

with  
**HELEN CHADWICK**  
**CHARLES CONKLIN**  
**PHYLLIS HAYER**  
TONY, the wonder horse

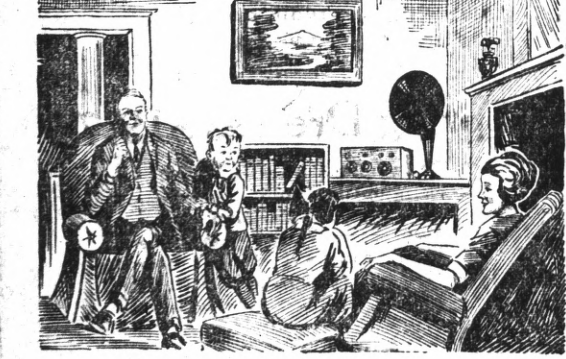
"He Who Gets Smacked"  
A Mack Sennett Comedy

"Felix The Cat"

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Adults 15c Children 10c

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The radio means a great deal to the public today, and has a great power for good. It can broadcast information and inspiration which will mean prosperity.

What the radio can do for the country at large, our bank can do for the community. We are broadcasting prosperity into scores of homes in this city.

We bring the sound business experiences of many years to the service of this community.

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**First National Bank**  
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611 Macdonald Avenue

Member Federal Reserve System

## KIDNAPPED

Georgia Hale, who has many thrilling experiences opposite Jack Holt in Zane Grey's "MAN OF THE FOREST" now being screened at the California Theatre.



## Beautiful Love Story Is Told In Grey Picture

Those who like love stories told with thrills, action, spectacle and suspense—and who doesn't—will find their dreams realized in "Man of the Forest," the Paramount production of Zane Grey's novel, which came to the California theatre yesterday with Jack Holt, Georgia Hale and El Brendel as featured players.

"Man of the Forest," one of the most virile characterizations of Zane Grey's popular pen, gives Jack Holt a mountain lion and bear for pets. Georgia Hale, as Nancy Haynor, the girl who inherits a ranch, is eminently acceptable. And as for comedy relief, that's unobtrusive but effective; El Brendel gets all the laughs.

One of the features that make this film doubly worth while is the scenic background, of a magnificence that is at once awesome and inspiring. The reputation of Director John Waters as an expert on western locales, is admirably enhanced.

Briefly, the story revolves around Holt's outwitting Warner Oland who schemes to defraud Miss Hale not only of love, but her property. Oland has the assistance of a villainous gang in his machinations and suspense is well built because at first Georgia confides in Oland and spurns Jack's proffered aid.

Tom Kennedy, remembered for roles in "Behind the Front" and "We're in the Navy Now," has an important part, as do Ivan Christie, Bruce Gordon, Vester Pegg and Guy Oliver. All in all, "Man of the Forest" is smooth, swift, wholesome melodrama, that you'll enjoy.

Other features include "Open House," a Tuxedo comedy; a Castle scenic; "International News," and Larry Canelo, at the organ.

**Furs! Furs!**  
At wholesale prices. Piedmont Furriers, 4151 Piedmont avenue, Oakland. 2-2-1mo.

## AWNINGS MUST BE RAISED IS EDICT OF CITY

Business operators of 34 establishments have been instructed to raise the awnings on their buildings, according to a statement made yesterday by City Engineer E. A. Hoffman, but none have so far complied with the demand.

Police Chief Dan Cox has announced that active measures will be taken to enforce compliance with the city ordinance regulating the height of awnings at seven feet above the sidewalk.

Hereafter citations will be issued to force business men offending in the matter to appear and show reason why a warrant should not be issued for their arrest on misdemeanor charges.

Complaints have been received that the low awnings cause annoyance to persons carrying umbrellas during the winter months.

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Call 2250-W  
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(Limousine Service)  
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Opposite Car Barn

**Dodge Car Specialist**  
**GUS' GARAGE**  
826-28 CHANSLOR AVENUE  
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## LINCOLN DAY PROGRAM AT LOCAL SCHOOLS

For the first time four schools in Richmond were able to enjoy a fine Lincoln Day program presented by the Richmond Allied Council of War Veterans in their own auditoriums.

These schools were the Fairmont, Kensington, Peres and Harding. Every school in this city was visited yesterday by representatives of the Allied Council and a program was staged in each institution. The various organizations and their auxiliaries were divided into squads for the purpose of facilitating the visits.

Squad number one, headed by Mrs. J. A. Bell, visited Fairmont, Harding and Roosevelt schools; squad number two, under Mrs. Anna Jarvis visited Grant, Pullman, Stege, San Pablo and Richmond union high schools; squad three, with Mrs. Nina Vickery in charge, visited Washington, Peres, Nystrom and Lincoln.

Hiram E. Jacobs made an address at the Junior high school and Hall W. Sanders talked at the union high school.

A pageant representing all nations was presented at the Junior high school and at the Lincoln, Grant, Washington and Peres moving pictures were presented. Peyton Gardner and George Herick, the two remaining Civil War veterans of Richmond, were with the squads of Mrs. Jarvis and Mrs. Bell during the morning.

## Longworth Baby To Celebrate Its Second Birthday

(By Universal Service)  
WASHINGTON, Feb. 10.—The Longworth baby will celebrate her second birthday in a few days.

Little Miss Paulina, only child of Nicholas Longworth, the genial speaker of the house, and Alice Roosevelt Longworth, is a Valentine baby, you know. She first saw the light of day on February 14, 1925.

Because of her extreme youth next Monday will be just another day for Paulina, devoted to the big business of growing up. There will be some presents of course from the large and interesting family connections.

But as for a party of even a birthday cake, no. Next year, May, be the tiny Longworth is the healthiest, happiest baby you'd want to see, she lives on a daily schedule, scientifically worked out. There is no dissipation and no more cooing than is inevitable.

Up at 6 o'clock, she has her breakfast almost immediately and gets off to an early start in the day's activities. No matter how cold it is, she spends most of her morning and afternoon hours in the open, and a long nap or two in the afternoon all fatigue. Then to bed early.

She wears the simplest sort of clothes—cotton of tulle and rompers, most of the time. No furbies, only a dash of tulle or lace occasionally. One would expect "Princess Alice" to see to it that her child has few impediments as possible wouldn't one?

Paulina is described by her friends as "just a normal, healthy baby with a sunny disposition."

Saturday is Miss Longworth's big day. Then it is that she visits her distinguished daddy in his luxurious offices in the Capitol. He goes home to lunch on that day and brings Paulina back with him.

So she holds a court in the big room with congressmen and women of all political persuasions are her devoted courtiers.

## Confesses Theft Of Five Rabbits

Following the confession of Frank Vierra, 15, Wenk avenue and Fifty-ninth street, that he participated in the robbery of the Stege Lumber and Hardware company January 30, he was placed in charge of County Probation Officer Dr. Thomas A. Boyer, and his brother-in-law, Antonio V. Mederos, of El Cerrito, started to serve a 30 days sentence in the county jail for the theft of five rabbits from L. Deiro, Fifty-ninth street and Bay View avenue, January 16.

Vierra in his confession stated that he and Mederos had "gone out" together, and that in company with Frank Limas, now believed to be in the navy, he robbed the Stege Lumber company of \$1.76 in cash, five boxes of shotgun shells and two boxes of .22 rifle shells.

Police Inspectors Oliver Wylie and L. E. Jones and Deputy Sheriff J. W. Smiley obtained a search warrant and proceeded to Mederos' home. Here Deiro identified three rabbits stolen from him January 16. Mederos admitted stealing the rabbits and was given a 30 day sentence in the county jail by Justice of the Peace John Roth.

An investigation is being conducted by Deputy Sheriff Smiley into the theft of 140 chickens in two different places in San Pablo recently and Mederos' movements at that time are to be checked up.

## RADIO NEWS

**KGO-361 Meters**  
General Electric, Oakland  
11:30 a. m. to 1 p. m.—Lunch-concert.  
12:30 p. m.—Weather and stock reports.  
8 p. m.—Sport Review.  
8:15 to 9:15 p. m.—Concert.  
9:15 p. m. to 1 a. m.—Dance music.

**KFO-428 Meters**  
Hale Bros.—Chronicle, S. F.  
6:45, 7:15, 7:45 a. m.—Health drill.  
10:30 a. m.—Town Crier.  
10:45 a. m.—Household hints.  
Noon—Time signal, weather and market reports.  
1 to 2 p. m.—Seiger's orchestra.  
3:30 to 5:30—Trobbe's orchestra.  
6:15 to 6:30 p. m.—Town Crier.  
6:30 to 7 p. m.—Lind's orchestra.  
8 to 9 p. m.—KPO and KFI concert.  
9 to 10 p. m.—Banquet given by the Lincoln Grammar school Association in the Palace hotel.  
10 to 1 p. m.—Dance music; intermission solos by Maurice Gunsky, tenor.

**KFRC-268 Meters**  
San Francisco  
10 to 11 a. m.—Sherman-Clay concert.  
Noon to 2 p. m.—Concert orchestra.  
4 to 5:30 p. m.—Tea dansant playing at Hotel Mark Hopkins.  
5:30 to 6:25 p. m.—Mack and his gang.  
6:25 p. m.—Stage and screen and police reports.  
6:30 to 7 p. m.—Yale Trio.  
7 to 7:30 p. m.—Studio program.  
8 p. m. to 1 a. m.—Hotel Mark Hopkins dance orchestra.

**KFWI-250 Meters**  
San Francisco  
9 p. m. to midnight—Dance music.

**KJBS-220 Meters**  
San Francisco  
9 to 11:30 a. m. and 2 to 4 p. m.—Vocal and instrumental selections.

**KFI-467 Meters**  
Los Angeles  
5:30 p. m.—Matinee program.  
6:15 p. m.—Madame Nelson.  
6:30 p. m.—Angelene Aggravators.

**KFTT-207 Meters**  
San Francisco  
12:30 p. m.—Scripture reading.

**KTAB-302.8 Meters**  
Associated Broadcasters  
8:45 to 9:15 a. m.—Prayer service.  
9:15 to 9:45 a. m.—Shopping hour.  
7 to 7:30 p. m.—Shopping hour.

**KYA-400 Meters**  
San Francisco  
12:30 to 2 p. m.—Concert orchestra.  
6:30 to 7:30 p. m.—Concert orchestra.  
10 to 11 p. m.—Dance music.

**KLX-508 Meters**  
Oakland  
7 to 7:30 p. m.—News broadcast.

**KFUS-256 Meters**  
Oakland  
1:30 to 2:30 p. m.—Children's hour.  
6:30 to 7:30 p. m.—Weather reports and church announcements.

**KFWN-316 Meters**  
Oakland  
8 to 10 p. m.—Studio program.

**KWG-248 Meters**  
Stockton  
4 to 5 p. m.—News, market and weather reports.  
5 to 6 p. m.—Chet's chat.  
8 to 9 p. m.—Novelty musical numbers.  
9 p. m. to 1 a. m.—Dance music.

## Damages Asked In Auto Accident

A damage suit to collect \$3,118.88 from O'Hara Brothers, Crockett dairymen, was filed in the superior court in Martinez yesterday by A. J. Maddox, 1818 Clinton avenue, Richmond, who alleges that he sustained serious injuries as a result of an automobile truck accident November 18 last.

He states that his car crashed into the rear of one of O'Hara Brothers' trucks on the Standard Oil tank farm hill road, and that the truck was carrying no tail light at the time.

The suit was filed by Attorney Hall W. Sanders.

## Wife Of Matson President Dies

HONOLULU, Feb. 11.—Mrs. Eva Edward Tynney, wife of the president of the Matson Navigation company, died here yesterday afternoon. She has been ill for some time. Mrs. Tenney was the daughter of Captain James Mackee, a pioneer island trader.

## Acting Postmaster For Walnut Creek

The postoffice department has named Hazel E. Avise acting postmaster at Walnut Creek, Congressman Charles F. Curry announced yesterday.

## Eagle Creamery Co. Milk

Pasteurized — Raw and Certified  
**Cream - Buttermilk - Butter Eggs**  
"Fountain Service"

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Congratulations American Trust Co.



## New Spring Stetson Hats

That Show the Way the Style Winds Blow

The new shapes and the new colors for Spring. Grays, tans and browns in smart new shades. New snap brims and those with the more conservative rolled and bound edges.

**\$8 \$10 \$12**

SEE DISPLAY IN OUR WINDOWS

**BEN MALIK**

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FASHION PARK CLOTHIER

## SHOE SALE

General Clearance of Short Lines  
EVERY PAIR REDUCED \$1 to \$2

Women's .....\$1.95 to \$4.95  
Misses .....\$2.35 to \$3.95  
Men's .....\$2.50 to \$5.95  
Boys' .....\$2.35 to \$4.75  
Children's .....\$1.00 to \$1.95

We Sell The Famous Star Brand and Endicott-Johnson Shoes

You Can Save Money by Bringing Your Shoes to Our Repair Department

**B. B. Shoe Store**  
720 MACDONALD AVENUE



## Utah Aberdeen Coal

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IN THE MARKET  
FOR SALE EXCLUSIVELY BY

### Richmond Feed & Grain Co.

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### Regolio Final Rites Are Held

Last rites for Mrs. Maria Regolio who passed away Tuesday at Colfax, were conducted yesterday morning from St. John's Catholic church in El Cerrito.

Mrs. Regolio was 31 years of age. She is survived by her husband, a daughter and a sister.

READ IT FIRST  
IN THE RECORD-HERALD.

### Joost Undergoes Serious Operation

MARTINEZ, Feb. 11.—It will be a month before Tax Collector Martin W. Joost, who underwent a serious operation in Stanford hospital, San Francisco, two weeks ago, will be able to resume his duties. He will be brought home tomorrow.

Mrs. F. H. Eggerth, 519 Fourteenth street who has been ill for the past week is now improving.

## INVITATION TO BE ACCEPTED BY 5-BIG POWERS

(Continued from Page 1)

hopes that a ratio may be adopted for all of them. The President today seemed that his proposal will be acceptable to all the powers.

Minister Hugh Gibson will again head the American conference. He will be accompanied by the usual military advisors and an additional complement of naval experts.

### 5-5-3 Ratio

Plans for a 5-5-3 ratio of submarines, cruisers and destroyers which the United States will propose to the other sea powers are being worked out by the Navy Department under the direction of Rear-Admiral Hilary Jones.

### Came As Surprise

President Coolidge's proposal to have struck most of them with surprise. England may have had an inkling of it, but reports from Rome and Japan indicate that his move at this time was unexpected. "Let's see how they take it," was the state department's attitude today, indicating that it was a surprise stroke.

The President's invitation is understood to have been predicated upon the belief that the people of the world want disarmament, despite the war-like activities of their leaders.

The new parity may find the United States and Great Britain joining hands against Japan, France and Italy. Great Britain, with so many colonial possessions to protect, has laid down a huge building program of fast modern cruisers, but she is up to her eyes in debt. With a five-five-three ratio, she and the United States would have a combined fleet at least equal to the balance of the world, and English statesmanship is based upon the assumption that the "Anglo-Saxon unity" would ultimately cause the two nations to join hands in the event of another world catastrophe.

France, unwilling to yield her army control, will refuse to relinquish her overwhelming superiority in submarines, according to Washington opinion. Japan may refuse to abandon her cruiser-building race with England. Unofficial reports already indicate that the Japanese sentiment is against accepting a ratio of three against the five-five of the United States and Great Britain. Mussolini's ambition for a new Roman empire is seen as another possible obstacle.

### U. S. Below Strength

Now that the United States is below her 5-5-3 ratio and has "little or nothing to sacrifice," the attitude of the other powers will be watched with keen interest. Senator Wadsworth of New York said. The United States is superior in destroyers alone. Most of them are idle, tied up at Navy yards today reminded his colleagues.

Representative Britten of Illinois today reminded his colleagues that the United States has fallen far into the rear of Great Britain and Japan since the Washington agreement. While Japan has contracted for 338,000 tons of the ships of war excepted from the Washington agreement, and Great Britain has adopted a naval program for 286,000 new tons, the United States, record is but 120,000 tons, Britten said.

The failure of the United States to keep up to its ratio of five since the Washington conference also drew the fire of criticism. "What is the sense of adopting a

## Lancha Plana Of Melumne Water Project To Have Storage Over 72;000,000, 000 Gallons

A concise summary of the plan of the Melumne water project has been drawn up by Arthur P. Davis, chief engineer and general manager of the East Bay Municipal Utility district, who announced that copies are now available. The summary is to be included in Davis' annual report, which will be ready for distribution next month.

The summary gives, at a glance, the basic facts regarding the water project now under construction and, among other things, shows the following:

The Lancha Plana Dam, which will impound the waters of the Mokelumne river for East Bay consumption, is five miles north of Valley Springs, which is in Calaveras county. The dam will require 600,000 barrels of cement and 482,000 cubic yards of concrete. The top will be 345 feet above the river bed.

There will be a power house at the downstream toe of the dam with two generators of 15,000 kilowatt capacity. The total storage of the reservoir is given at 72,344,000,000 gallons, or five times the size of the East Bay Water company's San Pablo reservoir, in the hills back of Berkeley.

The watershed which feeds the reservoir is 575 square miles in extent and the flooded area in the reservoir bed will be 2,134 acres. A tunnel, leading the water from the dam into the aqueduct, will be 11,659 feet long and eight feet wide and eight feet high, in the shape of a horse shoe.

"From the outlet structure of the tunnel, which is about 3.5 miles northwest of Valley Springs, the pipe runs in a nearly straight line, thirty-seven miles southwest, to Holt, San Joaquin county," said Davis. "From Holt, the pipe parallels the right of way of the Santa Fe railroad eleven miles, westerly, to Rixler, Contra Costa county; and continues in a general northwesterly direction twenty-four miles to Hay Point, Contra Costa county. The pipe line then goes

ten and a half miles in a direct southwesterly line from Hay Point to the Walnut Creek tunnel, about one and three-quarter miles from Walnut Creek, Contra Costa county.

"The pipe line can be operated either by gravity, or by gravity combined with pumping at Walnut Creek pumping plant. When operated by gravity, the pipe will deliver about 31,000,000 gallons daily at Walnut Creek tunnel, when the water surface of the Lancha Plana reservoir is at elevation of 520 feet. This amount will increase with the raising of the water surface in the reservoir, and, when it is at elevation 567.5 feet, the pipe will deliver about 37,000,000 gallons daily. When operating by gravity to Walnut Creek pumping plant and then pumping the water up to Walnut Creek tunnel, the pipe will deliver 60,000,000 gallons daily to the pumping plant, when the surface of the water in the reservoir is at elevation 520 feet. The steel pipe line is protected from collapse, which would result from a vacuum due to break of the pipe and the consequent rush of water to the break, by the installation of vacuum relief valves at every major break in slope of the pipe. These valves will allow air to enter the pipe line to relieve any vacuum which may exist. As a further protection against damage from breakage of the pipe and the resulting flood of water if the pipe line should be completely emptied from one place, four 24 inch automatic, synchronous stop and relief valves have been provided in places where no damage would result from the waste waters. These valves are so adjusted as to open whenever a material increase in velocity of the water occurs. Therefore, if a break occurs, the valves open and allow the water to flow out from four places, thus reducing the quantity at any one place and expediting draining of the line."

**To Protest Work**  
"It is our intention to make a protest at the session of the trustees on Monday night and do everything within our power as we feel the street work would be an imposition upon the residents of the section."

**Work Necessary**  
Charles Zimmerman who with the four other trustees voted unanimously for the work was just as insistent yesterday that the work was necessary and that it would be carried out.

"The people of that section want a pavement put in," Zimmerman declared yesterday. "It is our intention to give them that pavement. I believe and think that the remainder of the board concurs with me that the street improvement in that section is an absolute necessity. It is impossible to get in or out of the section with a vehicle during the rainy season."

**Stormy Session**  
The order to have the street paved was given by the trustees on Monday night during a stormy session of that body in which one man was ejected from the meeting chamber by Patrolman J. F. Walsh on the order of Mayor Zimmerman after he refused to sit down and end a harangue against the condition of paving recently installed on San Pablo avenue.

**BUILDING PERMITS**  
A new one story stucco cottage is to be erected by P. McCullum on the east side of Twelfth street between Barrett and Roosevelt avenues at a cost of \$4200 according to a permit granted by City Building Inspector A. J. Hurley yesterday.

Mrs. M. S. Lawright plans to build a sleeping porch on a two story flat building on the south side of Virginia avenue between Fourth and Fifth streets at a cost of \$900.

A. Palombo will add a porch to a house located on the east side of South Thirty-ninth street between Wall and Waller streets at a cost of \$200.

**EL CERRITO BUILDING**  
A number of new and modern homes are being constructed in El Cerrito according to permits issued by Building Inspector J. F. Walsh. Permits for four new homes were issued yesterday. Their total valuation is \$14,500.

C. M. Hinds will build a \$5,000 residence on Amador street, Thomas Bolger will erect a \$5000 house on Barrett avenue, in Mira Vista. A \$2000 residence will be constructed by Fred Jensen on Kearney street. William Hinds will build a cottage at a total cost of \$2500 on Behrens street.

**GUESTS AT CARQUINEZ**  
C. K. Kirk, Weed, and Max Covey, Pleasanton were out of town guests registered at the Hotel Carquinez last night.

## Henry Ford Considers Leaving His Fortune To Further The Interest Of Co-Education

(By Universal Service)

WEST ORANGE, N. J., Feb. 11.—Henry Ford is considering leaving his fortune, reputed to be two billions of dollars, to further the interests of education, he intimated today.

The automobile manufacturer, dismissing reports of his wealth as "meaning nothing to me," granted an interview in the laboratory of Thomas A. Edison. He came from Detroit to help Edison celebrate his eightieth birthday.

**Ford Making Plans**  
The disposition of his fortune came up when Edison was asked if he had any suggestions as to what Ford could do with his billions.

"I never thought of it," replied Edison.

"Well, I'm making plans now," Ford broke in.

Edison was temporarily forgotten as a score or more reporters gathered around Ford.

"What are you going to do with your fortune?" one of them asked.

"I think education is the greatest force in civilization and the most deserving of help," replied Ford, and beyond that he refused to say more concerning his plans.

"Money Means Nothing"

"How does it feel to be the richest man in the world?" he was asked.

"I didn't know I was," Ford said. "Anyway, money means maximum ratio, if we fail to keep up to it?" one of the congressmen asked.

President Coolidge's plea for a naval conference was indorsed today by Senator Tyson of Tennessee, Democrat, and Rep. Fitzgerald of Ohio, Republican, the principal speakers at the mass meeting of the women's patriotic conference on national defense, being held here. The conference is composed of women who believe in adequate preparedness.

While the President's message was enroute to congress yesterday, Assistant Secretary of War Hanford MacNider was telling the women that the army should be increased to a size commensurate with the wealth and prestige of the United States.

"Our greatest menace is Japan. We should always maintain a larger navy than Japan and an adequate army to provide against an American Japanese war. There is no cause for alarm in America, however, as we are self-sustaining nation, whereas Japan would depend upon outside sources for its munitions and provisions. This, together with the fact that we are the wealthiest nation in the world, would quickly bring Japan to a state of ruin."

nothing to me. It doesn't interest me a bit. It causes lots of worries."

Ford was informed by a reporter that he earned \$50 a week, and that a little wealth wouldn't worry him.

"You just think it wouldn't," said Ford.

Asked if he believes the airplane will replace the automobile, Ford replied:

"I'm not sure, but I wonder."

Both Ford and Edison said they will vote for President Coolidge if he seeks re-election in 1928.

### TWO BOYS BORN

Mr. and Mrs. E. B. Jones, Jr., 465 Eighth street, are the parents of a son, named Robert Edmund, born to them at Richmond Maternity hospital February 4.

Mr. and Mrs. C. A. Fritz, 127 South Thirteenth street, are receiving congratulations of their friends on the birth of a son, named Clarence Arthur, at the Richmond Maternity hospital on February 7.



### Going away?

Avoid worry and uncertainty by consistent use of Long Distance

- to keep in touch with those at home and with your business;
- to secure just the traveler's accommodations you want;
- to make your business and social appointments in advance.

Long Distance Telephone Service carries your voice from anywhere to everywhere—speedily and economically. Public telephones are conveniently located in 70,000 cities and towns in the United States.

Consult any telephone directory for examples of rates, especially attractive evening and night rates. Call Long Distance for rates not listed.

Anywhere to everywhere by Long Distance



THE PACIFIC TELEPHONE AND TELEGRAPH COMPANY

## CONFISCATORY SAY OWNERS OF BIG TRACT

(Continued from Page 1)

have built small homes and are trying to pay for them. They have just been hit with a heavy sewer assessment and the paving will be too heavy a burden for practically every property owner in the district. These people stand to lose everything they own if this order for street work in the section is not rescinded.

**To Protest Work**  
"It is our intention to make a protest at the session of the trustees on Monday night and do everything within our power as we feel the street work would be an imposition upon the residents of the section."

**Work Necessary**  
Charles Zimmerman who with the four other trustees voted unanimously for the work was just as insistent yesterday that the work was necessary and that it would be carried out.

"The people of that section want a pavement put in," Zimmerman declared yesterday. "It is our intention to give them that pavement. I believe and think that the remainder of the board concurs with me that the street improvement in that section is an absolute necessity. It is impossible to get in or out of the section with a vehicle during the rainy season."

**Stormy Session**  
The order to have the street paved was given by the trustees on Monday night during a stormy session of that body in which one man was ejected from the meeting chamber by Patrolman J. F. Walsh on the order of Mayor Zimmerman after he refused to sit down and end a harangue against the condition of paving recently installed on San Pablo avenue.

**BUILDING PERMITS**  
A new one story stucco cottage is to be erected by P. McCullum on the east side of Twelfth street between Barrett and Roosevelt avenues at a cost of \$4200 according to a permit granted by City Building Inspector A. J. Hurley yesterday.

Mrs. M. S. Lawright plans to build a sleeping porch on a two story flat building on the south side of Virginia avenue between Fourth and Fifth streets at a cost of \$900.

A. Palombo will add a porch to a house located on the east side of South Thirty-ninth street between Wall and Waller streets at a cost of \$200.

**EL CERRITO BUILDING**  
A number of new and modern homes are being constructed in El Cerrito according to permits issued by Building Inspector J. F. Walsh. Permits for four new homes were issued yesterday. Their total valuation is \$14,500.

C. M. Hinds will build a \$5,000 residence on Amador street, Thomas Bolger will erect a \$5000 house on Barrett avenue, in Mira Vista. A \$2000 residence will be constructed by Fred Jensen on Kearney street. William Hinds will build a cottage at a total cost of \$2500 on Behrens street.

**GUESTS AT CARQUINEZ**  
C. K. Kirk, Weed, and Max Covey, Pleasanton were out of town guests registered at the Hotel Carquinez last night.

## Public Offices To Close Today

In honor of Lincoln's birthday all public offices of the city of Richmond will remain closed tomorrow, City Manager James A. McVittie announced today. Though not usually observed as a holiday in this city, it is customary to declare the occasion a holiday for city and bank employees.

## BEACON CHAPTER SEWING CLUB SEATS OFFICERS

Officers were installed by the Beacon Chapter, Sewing Club at its session yesterday afternoon at the home of Mrs. Carl Overa. Officers installed at this time included: Mrs. Hilda Archibald, president; Mrs. L. Boby, vice president and Mrs. Effie Schmidt, secretary and treasurer. Mrs. Lilly Gilford the retiring president acted at installing officers.

## DANCING DE LUXE

DELIGHTFUL INSTRUCTORS  
AND FIRST CLASS ENTERTAINERS

PEPPY JAZZ ORCHESTRA

San Pablo Dance Hall

Alvarado St., Across From Moitoza's Garage

Every Night, 9 P. M. to 1 A. M., Except Monday

## Eastern Outfitting Co.

Berkeley  
Sacramento

617 Fourteenth Street  
Between Jefferson and Grove

Stockton  
Fresno



Thirty-three Stores

Offer You  
"Credit Gladly"

If you are permanently located or steadily employed, you are offered unrestricted credit privileges in any of our stores.

## Spring Dresses \$19.75

The most attractive models in all popular colors. Designed by famous Parisian artists. They come direct from America's famous fashion centers. The smartest of new styles in sizes for juniors, misses, ladies and stouts.

Lingerie - Hosiery  
Coats - Dresses - Suits  
Girls' Coats  
Millinery

All Winter Models  
Coats and Dresses ..... 1/2 Off

"Credit Gladly"

Big values—a 33-Store Guarantee—terms of your own choosing. Open an account. Enjoy our "Credit Gladly" payment plan.

# CREDIT

MANY MONTHS TO PAY

## — To the — AMERICAN TRUST CO.

## Congratulations

Your new building shows  
that Richmond is growing  
and will continue to grow.

## AMERICAN CLEANING WORKS

W. MAYER, Prop.

1116 Macdonald Avenue

## A Popular Investment

It is a mistaken idea that safe deposit boxes are luxuries intended only for persons of large means. A good-sized box capable of protecting property worth many thousands of dollars may be rented from the American Trust Company for less than a cent a day. The trifling cost now places this absolute protection of valuables within the reach of every one.

## American Trust Company

Merger of Mercantile Trust Company of California and The American Bank  
SINCE 1854

Commercial—Savings—Trust—Bonds—Foreign

RICHMOND BRANCH—SIXTH AND MACDONALD

Branches: Point Richmond—Twenty Third and Macdonald

MEMBER FEDERAL RESERVE SYSTEM

Head Office—San Francisco

## Caswell's NATIONAL CREST Coffee

tempting...  
refreshing  
liked by everyone



Sold  
Exclusively  
by us.  
Phone  
Richmond  
1110

1,500,000 cups were served  
at the PANAMA-PACIFIC  
International Exposition



# SPORTS

—HMM, RUM!  
AND YOU THOUGHT  
YOU'D TAKE ME ALONG  
AS A NURSE, EH?  
WELL...

JIT



### ADVERTISING RATES CLASSIFIED ADVERTISING RATES

1c Per Word Per Day  
Minimum Charge 35c

#### Classified Index:

1. Lodges and Meeting Notices.
2. Lost and Found.
3. Special Notices—Personals.
4. Help Wanted—Situations Wanted.
5. Automobiles.
6. Business Directory.
7. Business Opportunities, Investments.
8. For Rent—Rooms, Houses, Apartments and Flats.
9. For Sale—Miscellaneous.
10. Wanted—Miscellaneous.
11. Real Estate for Sale.

#### 1—Lodge and Meeting Notices

**SONS OF ST. GEORGE**—Graduation, No. 531, meets first and third Tuesday at Memorial Hall at 8 o'clock p. m. C. Badcock, Secretary; R. F. D. Box 147, Richmond, Robt. Dawson, president.

**GOLDEN GATE COUNCIL, No. 3**, Juniors, O. U. A., meets Wednesday night at K. of P. hall, 520 Ohio Street, Meeting place, first and third Tuesday of the month. Meeting place, Redman hall Eleventh Street and Nevins.

**NATIVE SONS—Of Golden Gate**, No. 217, Edward Peterson, Secy, President; R. H. Cunningham, Secretary 520 Ohio Street, Meeting place, first and third Tuesday of the month. Meeting place, Redman hall Eleventh Street and Nevins.

**NIGHTS OF PYTHIAS**—Richmond Lodge, No. 13 meets every Wednesday night at K. of P. hall, 520 Ohio Street, Meeting place, first and third Tuesday of the month. Meeting place, Redman hall Eleventh Street and Nevins.

**ST. ANDREW'S SOCIETY**—Of Richmond and District—Meets second and fourth Wednesday at 8 p. m. in Richmond Club House. Scottish visitors are always welcome. Pres. W. J. MacDonald, 2217 Nevins, Phone Rich. 1553. Sec. Geo. Smith, 1831 Roosevelt avenue.

#### 5—Special Notices, Personals

**READING CLUB**, largest, most reliable for lonely people; confidential descriptions free in plain sealed envelope; thousands of wealthy members; if sincere, write; established 20 years. Old Reliable Club (same copyright) Mrs. W. R. W. Box 86, Oakland, Calif.

#### 2—Lost and Found

**LOST—ROUTE BOOK OF FLEISCHMANN YEAST CO.** Liberal reward. Phone Rich. 936. 10-30-31.

#### 4—Help Wanted Situations Wanted

**WOMEN—EARN \$8.50 DOZEN** sewing aprons; experience unnecessary; opportunity beginners. Materials out. Instructions furnished. Addressed envelope brings particulars. Marcy, 150 East 42nd, N. Y.

**WANTED—WAITRESS**, STEADY work. Apply Martin's Grill, 10th and Macdonald.

#### 11—Real Estate For Sale

**FOR SALE—LOT 75x100.** FOUR room modern house. Kitchen furnished. Plenty room for chickens. For quick action will sacrifice my equity for cash or good used car. Leaving town 537 40th Street. 2-10-31.

**FOR SALE—LIBRARY TABLE**, 2 rockers, arm chair, and lamp for library table, all oak. Call at 542 Fifth St., or call Richmond 1942-W.

#### 11—Real Estate For Sale

##### SAVE \$500

Owner will sacrifice \$1200 equity for \$700 cash. Full price only \$2800. 4-room shingled home with garage near Grant school.

##### ONLY \$1950 \$100 DOWN

2-room home less than 100 feet from San Pablo Avenue. The lot is worth almost the price of house and lot.

##### GOOD BUILDING LOTS

52 1/2 feet on Mount Avenue, Mira Vista ..... \$1800  
50 feet on 27th Street near City Hall ..... \$1000  
50 feet on 31st Street near Roosevelt ..... \$750  
37 1/2 feet on 32nd Street near Barrett Avenue ..... \$750  
75 feet on 38th Street near Macdonald Avenue ..... \$1400

##### B. SCHAPIRO & CO.

1002 Macdonald Avenue  
Phone Richmond 902

#### 6—Business Directory

##### ZEB KNOTT

Certain-Tied Paints, Varnishes and Enamels.  
All Grades of Wall Paper  
PAINTING AND PAPER HANGING  
219 North Seventh Street  
ALL WORK GUARANTEED

I make and acknowledge all kinds of legal papers; deeds mortgages contracts, leases, etc. Homes for rent, fire insurance.

##### H. G. STIDHAM NOTARY PUBLIC

163 Washington Avenue  
Office Phone 863; Res. Phone 920

"LET MAYER DO IT" IF YOU want your old suit made like new. Phone 482; cleaning, mending, repairing, or pressing. Work called for and delivered. Mayer's American Cleaning Works, 1116 Macdonald Avenue 4 21 ft.

IF ANY RESIDENT OF RICHMOND knows of families in distress or need, kindly report same to the Societies handling relief. Phone Richmond 1340 or Richmond 385 3 25 ft.

#### 7—Business Opportunities, Investments

##### \$10.00 TO \$50.00 QUICKLY

To The Many Workers Rates lowest. No security, no publicity. Best and most private terms. What National banks do for big business, we do for the man or the woman who works.

H. L. DRAKE.

#### 8—For Rent—Rooms, Houses, Apartments, Flats

**FOR RENT—ONE FURNISHED** light-housekeeping room. 1725 Clinton Avenue. 2-9-31.

**FOR RENT—FIVE ROOM COTTAGE.** For information call Rich. 1196-J. 2-10-31.

**SUNNY FRONT SLEEPING ROOM** for rent. 338 Twentieth Street. 2-11-31.

**FOR RENT—SEVEN ROOM MODERN** house, hardwood floors, reasonable rent, good location; apply at 320 Twenty Second St., or phone 2085-W. 12 2 ft.

#### 9—FOR SALE—Miscellaneous

**COATS, DRESSES, FURS and FUR COATS.** Factory samples, sizes 14 to 54; huge stock! Dow's Wholesale Rms. 133 Kearney, near Sutter, S. F. 5 27 ft.

**FOR SALE—LLOYD SULKEY.** Practically new. 46 4th Street. 2-9-31.

#### FOR SALE—BOSTON TERRIER

Male puppy from prize winning stock. \$25. 169 23rd St. 2-11-31

##### "THE COMSTOCK"

**FOR RENT—Nice sunny rooms,** hot and cold water in each room. Homelike. Convenient for Standard Oil and Santa Fe employees; reasonable rent. Inquire for Mrs. Keenan, 407 West Richmond Ave.

#### 11—Real Estate For Sale

### Leo Persico

1015 MACDONALD AVENUE  
OFFICE PHONE RICH. 54  
EVENINGS PHONE 733

##### MONEY TO LOAN ON REAL ESTATE

##### Built Like Battleship This Wonderful Home

**\$3450—\$500 Down**  
5 large rooms and garage. Modern in all respects; large Spanish fireplace; on 40-ft. lot in heart of Richmond, near 18th and Roosevelt, and believe me, it won't last long because it's a pick-up.

A BEAUTIFUL CORNER HOME BUY WHERE YOU CAN SELL! \$4750—\$700 DOWN  
Five large room bungalow; hardwood floors, fireplace, writing desk, walls covered with tapestry wall paper; all built-in features and garage. There is every convenience for an up-to-date home, on two lots.

##### Now Listen Folks! No Place Like Home Sweet Home!

**\$1000—\$200 DOWN**  
6 room modern up-to-date home and garage; close in. This home is worth \$5000. Who can use it? Lady is widow leaving Richmond in 10 days. This surely is a pick-up.



##### The Man With Small Pocketbook!

**\$1700—\$250 DOWN**  
4 room modern home on large lot, 30x140; alley in rear; large garage; not style, but real comfort; few blocks north of Macdonald Avenue.

**\$3650—\$150 DOWN**  
New Spanish bungalow, five rooms, oak floors, tile floor in bath room, large garage, in fast growing section.

**OWNER'S SACRIFICE**  
**\$2750—TERMS**  
Large, modern five room cottage, facing the west; all rooms are light and sunny. This home could not be built for \$3500, and it is located right in town, two blocks from Macdonald.

**\$3700—\$500 DOWN**  
Five room modern stucco cottage, near City Hall.

Yes, we write fire, burglary, auto and plate glass insurance.

Frank S. Foster, Salesmanager.  
Evening Phone 1162-W

#### ATTENTION

**1926 Ford Coupe**  
Repossessed for Balance due  
**\$375.00**

**1926 Ford Fordor**  
**Sedan**  
For balance due  
**\$380.00**

**DAVID ROSE**  
Ford Dealer  
USED CAR DEPT.  
1420 Macdonald  
OPEN EVENINGS

#### Electricians

##### WHY

### —V. G.—

##### VERY GOOD

1814 Macdonald Avenue  
Phone Richmond 933

#### 11—Real Estate For Sale

### BURG BROS., Inc.

Best—Built Bungalows

The difference between a FORD and a PIERCE-ARROW is in the material used and the mechanical construction and finish. Inspect the many homes Burg Brothers are now building to order and for sale, and you will see the difference between a real built home and most of the ordinary built houses.

There is very little difference in the price, but great difference in the value. We build to your order, and satisfaction for the price you want to pay and sell on easy monthly installments.

A thousand of the choicest and best located lots in Richmond to select from.

### BURG BROS., Inc.

BRANCH OFFICE  
323 San Pablo Ave. Rich. 1873  
Richmond, Calif.  
309 23rd St. Richmond 730

#### Family Wants To Come to Richmond

"Fields afar look green" If you are contemplating getting where the fields are always green and where the climate is ideal all year round, here is your chance. GARAGE and service station in Lower Lake; lot 120x150 ft.; house 20x50 ft.; garage and service station, 50x100 ft., also a stock of hardware and farming implements, price \$5,500 cash, \$1,500 will take mortgage for \$2,000 at 7% for two years; owner's health is not good; fine opportunity for man and wife; good opening for lunch and soft drink parlor. Will trade for Richmond property.

### HARRY PULSE

(Realtor)  
915 Macdonald Avenue  
Telephone 233

#### Watson's Bargains

A Beautiful Five Room Home on a large Corner Lot on Bissell Avenue with plenty of room to build a double flat or apartment making it a wonderful income property. Only \$5000.00 — TERMS  
\$350.00 down and \$40.00 per month will make you the proud possessor of a NEW MODERN Five Room House. Hardwood Floors. Breakfast nook, instantaneous Hot Water Heater on 7th Street North of Macdonald.

Price \$4500.00.  
STRICTLY MODERN FIVE ROOM HOME on 31st Street near Roosevelt. \$4500.00. \$40.00 per month \$500.00 first payment. 5 Room House and Garage on a fifty foot lot with berries, fruit trees near Roosevelt and 31st Street. Only \$4250.00 — \$500.00 down and \$20.00 per month and interest.

4 Room House. Furnished Garage. Diamond Ave. Near Grant School. \$500.00 Down and \$32.50 per month. Price \$3800.00.  
**H. WATSON**  
Life Insurance. Fire Insurance. Rentals Notary.  
180 Macdonald Ave., Phone Rich. 180.

#### Mr. Haskell Completely Relieved

Mr. H. Haskell was very much discouraged after two months of the Fong Wan treatment. He was urged to continue the herbs and was completely relieved after three more months of the Fong Wan Herbs. His testimonial follows:

Oakland, Calif.  
I suffered for many years from sores of the stomach and from bladder trouble. After years of treatment without results, I became very much discouraged and feared that I should never again be well. One day I saw in the newspaper a testimonial that Mr. P. Oliver had given to the FONG WAN HERB CO. As his case had been similar to mine, I called upon Mr. Oliver and learned from him that everything stated in that testimonial was true. I then began to faithfully take the FONG WAN HERB TREATMENT and after three months I was a well man. At the time of this writing my blood test is negative and my bladder is in splendid condition. 3113 Linden St.  
**HERBERT R. HASKELL.**

### The Fong Wan Herb Co.

HERBS COMPOUNDED FOR EACH AILMENT.  
876 16th St., Oakland, Calif.  
Costs Free Phone Oakland 5767  
Hours: 9 to 7 daily; 9 to 12 Sun.

#### 11—Real Estate For Sale

##### \$150.00 CASH,

4 Room Fully Furnished,  
**\$2995.00 Total Price,  
\$37.73 MONTH.**

Let The Glad News be Broadcast. First time in days, weeks or months have we been able to offer a close in, furnished, ready-to-live in, home at anything like \$2995.00 with only \$150.00 down and then \$37.73 per month. Truly a self-starter home. Why own a car. Own a home instead. Only 3 1/2 blocks from Macdonald Avenue and then you are in the heart of the business center. House is a good substantial four room dwelling with bath, laundry room, fireplace, buffet, and built-in bookcases. Concrete foundation. Plaster walls and all in all a substantial home. Then there are the chicken houses, flower boxes, rose bushes, peach trees, and other things that go to make up a home. All equipped with furnishings including rugs, mahogany dining room set, chairs, beds, stove, etc. Owner will move out and you can move in. It's a new house, but its one sure bargain. It's a wonderful real saver and so easy to own. Come and get it.

### S. D. REALTY CO.

Richmond's Live Agency,  
2228 1-2 Macdonald Avenue  
Phone Richmond 2570

#### PAULSEN REALTY SERVICE

— Realtors —  
California Theatre Building  
Telephone Richmond 828  
Night Phone Rich. 1540-J

#### READ IT FIRST IN THE RECORD-HERALD.



**THE REFENDABLE AUTO-MOBILE FERRY** offers motorists the shortest and most direct means of transportation from Richmond, Oakland and San Francisco to Vallejo, Sacramento, Sonoma, Napa and Lake Counties and all points north.

#### Operating

### All Night Boats

in addition to the  
**20-minute  
Day Schedule**

Lvs. Vallejo Side at Morrow Cove	Lvs. Oakland Side at "Short Way"
6:00 A.M.	10:30 A.M.
6:45	7:00
7:15	7:30
7:45	8:00
8:20	8:20
Then every 20 minutes Thereafter	Then every 20 minutes Thereafter
until 2:45 P.M.	until 7:45 P.M.
8:15	8:00
8:45	8:30
9:15	9:00
9:45	9:30
10:00	10:00
11:00	10:30
12:00 A.M.	11:30
1:00	12:30
2:00	1:30
3:00	2:30
4:00	3:30
5:00	4:30

#### Extra Trips Saturday, Sunday and Holidays

#### "THE SHORT WAY"

**OSCAR H. KLATT**  
President and General Manager

READ IT FIRST  
IN THE RECORD-HERALD.

#### 11—Real Estate For Sale

### Paulsen's TIPS!

60 foot frontage, fine view, lot in Mira Vista \$1100, \$100 down, \$10 a month.

2 lots. (50x100) only one block from City Hall—all improvements paid. Only \$1750. Cash.

37 1/2 ft. lot; high and dry, all street work paid, Grand View Terrace. \$700 Cash.

High corner 50x100 on 34th St. street work all paid, 3 blocks from street car line. \$925 Cash.

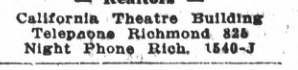
2 lots (50x100) on 34th Street, all street work paid, \$550 Cash.

3 lots on 35th Street, 3 blocks from car line, all street work paid—gas, electricity, phone, only \$1000 cash.

#### PAULSEN REALTY SERVICE

— Realtors —  
California Theatre Building  
Telephone Richmond 828  
Night Phone Rich. 1540-J

#### READ IT FIRST IN THE RECORD-HERALD.



#### CHINESE EXPERT HERBALISTS

How to Get the Best Results and Keep Well.

Our specially prepared herb remedies of over 3000 varieties have been used in China for centuries. They positively relieve the various diseases whether your ailment be of the lungs, stomach, heart, liver, kidneys, bladder or if you are afflicted with indigestion, asthma, catarrh, blood poison, (including blood disorder and high and low blood pressure), rheumatism, appendicitis, piles, female affliction or any other known complaint, our wonderful herbs will not only give immediate relief, but will absolutely cleanse every impurity from your system by our Chinese Herb specialist. All ailments of whatever nature successfully treated by our wonderful, life-giving Chinese herbs.

When your case is given up as hopeless by others, give us a trial. Many testimonials by people who have been cured by our herbs. Herbs sold. Prices Reasonable. Consultation Free.

**HERB SPECIALISTS**  
901 Clay St., Corner 9th St.  
OAKLAND, CALIF.

Hours 8:00 a. m. to 8:00 p. m. daily  
Sundays, 8 a. m. to 2 p. m.

#### LOS ANGELES, CALIFORNIA

**Home Lee**  
901 Clay St., Corner 9th St.  
OAKLAND, CALIF.

Service, not unlike a well appointed, generously conducted home, without ostentation.

Commercial-Residential  
Location central and unexcelled  
Modern, European

**Rates \$1.50 Without Bath  
\$2.00 Up With Bath**  
William Best Clark, Proprietor

**GARAGE ADJACENT**

#### 11—Real Estate For Sale

### One Block To New School

North East corner of Roosevelt and 43rd Street, 100 by 125 feet. Buy it for \$1900.

Build and make a profit worth while.

### EARL REALTY Company

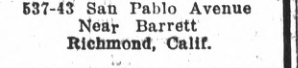
4532 MACDONALD AVE.  
Near 46 Street Rich. 2418

#### MIRA VISTA AUTOMOTIVE SERVICE

L. SEDLMAYR, Prop.  
General Repairing—All work guaranteed.

Washing and Polishing  
Storage  
537-43 San Pablo Avenue  
Near Barrett  
Richmond, Calif.

#### READ IT FIRST IN THE RECORD-HERALD.



#### Antioch Bridge Route to Sacramento

And Points North and East  
**OPEN ALL NIGHT**

No Ferries No Delays  
From Richmond, take Lake Orinda (San Pablo Dam) Road to Walnut Creek, Concord Antioch.

From Oakland and Berkeley Use Tunnel Road  
"THE MODERN MOTOR ROUTE"

Pleasant Scenic  
You'll Like it!

### American Toll-Bridge Co.

525 MARKET STREET  
San Francisco, Calif.

OSCAR H. KLATT  
President.

PHONE DOUGLAS 8745

#### AND THE WORST IS YET TO COME

**BEE-FARM  
HONEY  
FOR SALE**

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# MOTHER SUES SON FOR TITLE TO PROPERTY

MARTINEZ, Feb. 11.—Mrs. Martha Bergandahl today filed suit in the superior court here to force her son, Robert Bergandahl, to restore to her 20 acres of Contra Costa property which she claims she purchased in 1923, placing title in her son for convenience.

Mrs. Bergandahl asserts that her son promised to hold the property in trust for her and to reconvey it at any time she required. Recently she made demand for conveyance and Bergandahl refused to meet her desire.

Mrs. Bergandahl asks that in addition to transfer of deed she be granted judgment for all profits and rents accrued from the property during the time it stood in her son's name.

# Final Rites Held For Vet Of Civil War

Last rites for John Wilton Winton, Civil War veteran, who passed away Wednesday were conducted yesterday afternoon from the Wilton and Kratzer chapel, under the auspices of Alpha Lodge, Free and Accepted Masons, Richmond Commandery, Knights Templar, formed a guard of honor.

Interment was in Vallejo in the Masonic cemetery. Solano lodge, of which Winton was the sole surviving founder, conducted the burial services.

Winton is survived by a son, three daughters, eleven grandchildren, 14 great grandchildren. He was 89 years of age.

# Hartnett Undergoes Serious Operation

Cornellman John N. Hartnett underwent an operation Thursday at Merritt hospital Oakland to correct troubles following upon his illness of two years ago. He is reported to be resting easily.

# SENATE PASSES BILL BY VOTE OF 47 TO 39

(Continued from Page 1.) amendment, the necessity of sending it to conference will be obliterated.

Farm bloc leaders in the house now claim a margin of from 25 to 50 votes for the bill in that body. Its passage seems fairly well assured. Then it will be up to President Coolidge to sign or veto the measure which has been three times defeated—once in the senate and twice in the house.

Advocates and opponents of the bill both profess to know what the President will do. One side predicts that he will sign it and the other is confident that he will veto it. The president has kept his own counsel and nothing officially is known of his attitude beyond his previous statements.

Twenty-two Democrats joined with twenty-four Republicans, mostly of the insurgent type, and one farmer-laborite—Shipstead of Minnesota—to drive the bill through. Sixteen Democrats, largely from the bottom states and the eastern seaboard, stood with 23 Republicans of the north and east in opposition to the measure.

**Complete Switch**  
The result today represented almost a complete switch in the vote of 45 to 39 by which the bill with all the same essential features was defeated last June. Six Democrats—Fletcher and Trammell of Florida, Ransdell of Louisiana, Robinson of Arkansas, Sheppard of Texas and Smith of South Carolina—who voted against the bill in June supported it today. Senator Broussard of Louisiana, who voted against the bill in June, was paired in favor of it. Senator Dupont of Delaware, paired against the measure last summer, was paired for it. Senator Pittman of Nevada, absent without a pair, on the last vote, supported it today.

# ALPHA LODGE TO HOLD SCHOOL

A school of instruction will be held by the Alpha Lodge of Masons under the direction of William P. Self on Tuesday evening in the Masonic temple.

District Inspector J. E. Hughes will conduct the school.

# NEW TODAY

**FOR RENT—BUSINESS LOCATION** with living rooms. Just across from aviation field on San Pablo avenue. Some furniture. Will give long lease if desired. \$27.50 per month. Phone Rich. 2597-M. 2-12-2t.

**FOR RENT—NEW MODERN** furnished house. Living room with fireplace. Kitchen, nook, and pantry. Bedroom and bath. Garage, large lot with flowers, and garden. \$25 per month. Will lease if desired, to responsible parties. Phone Richmond 2597-M. 2-12-2t.

**BILT-RITE CONSTRUCTION CO.** Plans—Designs—Financing. Let us show you homes ready to move in. Designed and built by expert builders. Excellent locations. Low prices. Easy payments. Office: 1409 San Pablo avenue, Berkeley. Thorndall 1714. 2-12-6t.

**FOR SALE—FIVE ROOMS** of furniture. Wedgewood range and heater. Cheap. 231 15th Street. 2-12-3t.

# MASTER MASONS ATTENTION

Assemble at Mosanic hall, 728 Macdonald avenue, Friday, Feb. 11 at 1 p. m. to perform funeral rites for our departed Brother Winton—a member of Solano lodge, No. 229, F. and A. M. Services at Wilton & Kratzer, 1:30 p. m. (Signed) W. P. SELF, W. M.

# Saturday Specials!

sold under our guarantee of "satisfaction" or the amount of your purchase refunded. That's fair, isn't it?

FANCY PRICASSEE HENS, lb .....35c  
SHOULDERS OF SPRING LAMB, lb .....20c  
LARGE NEW ZEALAND HARES, 3 for .....\$1.00  
CHOICE STEER BEEF POT ROASTS, lb .....15c  
PRIME RIB ROASTS, lb .....25c  
PRIME ROLL ROASTS, lb .....22c  
PLATE AND BRISKET BOILING MEAT, lb .....14c  
ROLLED VEAL ROASTS, lb .....25c  
VEAL POT ROASTS, lb .....23c  
BREAST OF MILK VEAL, lb .....18c  
"OUR SPECIAL" VEAL LOAF, lb .....25c  
COUNTRY FARM SAUSAGE, lb .....25c  
MORRIS' SUPREME PICNICS, lb .....25c  
SUGAR CURED BACON, lb .....35c  
PURE KETTLE RENDERED LARD, 5 lbs. for .....35c

# Richmond & Central Markets

O. R. LUDEWIG, Inc.  
510 Macdonald Ave. 1130 Macdonald Ave.  
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# Where Work's a Pleasure



Pretty soft for the Bam! Unable to attend the Baseball Writers' dinner at Hotel Commodore, New York, Babe Ruth sent box of autographed oranges from sunny California, where he is engaged in moving picture work. Above, Bam stops heaving oranges long enough to share Marion Davies' orange.

# Divorce Rumor Called Invention By Ganna Walska

(By Universal Service)  
CHICAGO, Feb. 11.—In a message to a newspaperman received here today, Ganna Walska, wife of Harold F. McCormick set quiet all rumors to the effect that she is about to sue her wealthy husband for divorce.

The message said: "Invention journalists." And that translated into the best English means "It's a lot of newspaper talk."

But society is general along the gold coast, and others are more or less interested in the tempest of the marital relations of the diva and the chairman of the board of the Harvester company.

The rumor still persists that McCormick will eventually be reunited with Edith Rockefeller McCormick, his first wife.

# Plans For New Grammar School Are Completed

Preliminary plans and specifications for the new Richmond grammar school to be constructed at Portieth street and Roosevelt avenue will be presented to the Grammar School Board of Trustees at its session Tuesday night in the Lincoln school. City Superintendent of schools Walter T. Helms announced yesterday.

A local architect has drawn up the plans and specifications and these will be thoroughly discussed by the board.

According to Ed. Burg, of the Burg Brothers' Real Estate firm here who has purchased the house situated at the corner of Portieth street and Roosevelt avenue, where the school will be built, the house will be moved within a week, to a position directly opposite the site for the new school.

The new institution will be built to take care of the increasing school enrollment of the Mira Vista and East Richmond sections of this community.

# C. J. LAMBRECHT Coal and Wood

Rock, Gravel, Sand and Cement  
ALL KINDS OF FEED  
Office Rich. 1068 Res. Rich. 204  
Yard Rich. 1192

Shoe repairing of the better kind at Petersen's, 314 Macdonald ave.

# PINOLE SHOAL CHANNEL HELD FOR BIG SHIPS

In order to keep small crafts out of the dredged portion of Pinole Shoal channel the War Department has announced that it will be restricted to vessels drawing more than 20 feet. This action is taken under authority provided in the river and harbor act of 1917.

Regulations for the use of the channel have been issued as follows:

1. The use of Pinole Shoal channel is hereby restricted to navigation of vessels of greater draft than 20 feet or by tow boats with tows drawing more than 20 feet. Vessels operated by either sail or power and tows drawing less than 20 feet are not permitted to use this channel nor to cross it between Bouy No. 11, marking its eastern end.
2. Vessels permitted to use Pinole Shoal channel under Section 1 of these regulations must proceed through the channel at a reasonable speed such as not to endanger other vessels and not to interfere with any work which may become necessary in maintaining and they must not anchor in the channel except in cases of emergency such as fog or accident, which would render progress unsafe or impossible.
3. These regulations are not to be construed as prohibiting any necessary use of the channel by any government boats while on government duty, nor in emergencies by pilot boats, weather steam or sail, nor by tug boats, nor by the vessels of passenger steamship lines operated on regular schedules.

# Officers Named By Scout Troop No. 3

Troop No. 3 of the Boy Scouts of America, meeting in the Scout hall on Thursday night named Arthur Rodgers scribe and Herbert Miller assistant scribe and senior patrol leader. A large number of members were in attendance and following the business meeting games were played.

# Dr. A. B. HINKLEY CHIROPRACTOR

FREE X RAY SERVICE  
Seven Years in Richmond  
Palmer Graduate  
140 10th Street. Phone Rich. 168

# Campfire Guardians Make Plans for a Grand Council Fire

The Richmond Campfire Guardians' association made plans for a grand council fire-and birthday celebration to be held by all the local groups in joint session February 28, in a meeting at the city hall last night.

The 75 girls represented in the groups will write poems and legends and submit them to their respective groups. The best of these will be read at the council fire.

Mrs. Dorothy Miller, president of the association and Miss Davilla Theis, secretary, presided at the meeting last night.

# RICHMOND TENNIS CLUB DANCE IS WELL ATTENDED

One of the largest crowds on record attended the big dance held last night in the Hotel Carquinez by the Richmond tennis club. This was one of the most successful affairs held by the group for some time and a large sum was realized by the venture.

William "Bill" Regalia, assisted by a large committee had charge of the event.

**TIRE STOLEN**  
Ernest Barberie, 530 Fourth street reported to the local police last night that a tire valued at \$5 was stolen off his car at Twenty-second street between Macdonald and Bissell avenues.

## New Arrivals In SPRING MILLINERY

Showing for The First Time The New Nabisque Shapes In All Colors

Spring and summer tendencies are carefully exemplified in these new creations. Included are copies of Paris imports and American adaptations. This premiere showing gives a decided flare of smartness in Ohio Millinery.

— REASONABLY PRICED —  
Exclusive—High-Grade and Color

**MRS. M. VOSSBERG**  
Carquinez Millinery Carquinez Hotel Building

Congratulations

## American Trust Co.

Everything Musical

816 Macdonald Avenue

## SAVE MONEY

On Your Shoe Repairing

Men's Half Soles and Heels	.....\$1.65
Half Soles, Rubber	.....\$1.25
Ladies' Half Soles	.....75c
Rubber Heels	.....35c
Leather Heels	.....25c

EVERY TUESDAY  
Rubber Heels ..... 35c

**Richmond Shoe Repair**  
712 Macdonald Avenue

## Saturday Specials!

sold under our guarantee of "satisfaction" or the amount of your purchase refunded. That's fair, isn't it?

FANCY PRICASSEE HENS, lb	.....35c
SHOULDERS OF SPRING LAMB, lb	.....20c
LARGE NEW ZEALAND HARES, 3 for	.....\$1.00
CHOICE STEER BEEF POT ROASTS, lb	.....15c
PRIME RIB ROASTS, lb	.....25c
PRIME ROLL ROASTS, lb	.....22c
PLATE AND BRISKET BOILING MEAT, lb	.....14c
ROLLED VEAL ROASTS, lb	.....25c
VEAL POT ROASTS, lb	.....23c
BREAST OF MILK VEAL, lb	.....18c
"OUR SPECIAL" VEAL LOAF, lb	.....25c
COUNTRY FARM SAUSAGE, lb	.....25c
MORRIS' SUPREME PICNICS, lb	.....25c
SUGAR CURED BACON, lb	.....35c
PURE KETTLE RENDERED LARD, 5 lbs. for	.....35c

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## Congratulations to the AMERICAN TRUST CO.

From The Oldest and Largest Merchandising Institution In Richmond

# L. H. Schrader Co.

"Home Of The Wedgewood"

701 Macdonald Avenue 145 Washington Avenue

## CARGO OF RUM TAKEN ON BAY

SAN FRANCISCO, Feb. 11.—"Whatta'ye got on board there?" This hail echoed over the waters of San Pablo bay this morning before dawn when the Coast Guard Cutter 262 drew abreast of the launch El Cisco.

"Three thousand cases of dynamite!" was the prompt response of the skipper of the tug.

But the captain of the cutter was suspicious. His crew boarded the launch and its barge and took a look at the "dynamite."

It was dynamite, true enough—liquid dynamite made in Scotland and worth about \$150,000.

The crew of the launch offered no resistance and all were placed under arrest.

Immediately after the capture another launch believed to have been operated by hi-jacks hove into sight and headed toward the cutter and its prize. The government boat opened fire. After an exchange of shots the mysterious craft sped away into the darkness, every light doused.

The skipper of the rum boat, Douglas Barrows, was taken before Al Ditted, special treasury department official for questioning.

The launch and the barge are owned by an Oakland shipping concern.

## SANTA FE APPRENTICE CLUB ENJOYS DANCE

The Santa Fe Apprentice club entertained last night at a big dance in the Richmond clubhouse. Lenore's orchestra furnished the music for this affair which was attended by a large crowd.

Paul Villalobos and Nils Steens were in charge.

## Full-Sized Vanity

3 Drawers on Each Side  
Finished in Ivory or Grey  
Regular price \$115.

**Special \$50**

**J. L. BARNAMAN**  
328 19th Street